

BARKING AND DAGENHAM CITIZENS ADVICE BUREAU

England & Wales · Charity number 1123253

Details

Other names	BARKING AND DAGENHAM CITIZANS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	01821310
Registered	2008-03-19
Register	View on the Charity Commission register

Contact

Address	339 Heathway Dagenham Essex RM9 5AF
Phone	020 8594 6715
Email	finance@bdcab.org.uk
Website	www.bdcab.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, FOR THE BENEFIT OF THE COMMUNITY IN LONDON BOROUGH OF BARKING AND DAGENHAM AND SURROUNDING AREAS.

Activities: - free, confidential, independent and impartial advice, information and counsel for members of the public- social policy - education and training

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** BARKING AND DAGENHAM AND NEIGHBOURING BOROUGHES
- Barking And Dagenham
- Havering
- Newham
- Redbridge
- Waltham Forest

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£465,442	£431,287	-	-
2024-03-31	£561,180	£504,294	£244,033	11
2023-03-31	£522,056	£527,298	£187,147	14
2022-03-31	£712,972	£711,599	£192,389	15
2021-03-31	£733,832	£719,602	£191,016	19

Trustees

Name	Role	Appointed
SUSAN MARGARET WISEMAN	Chair	
Barakat Ilegogie		2014-01-31
Councillor Ingrid Robinson		2018-11-01
EILEEN KELLER		2011-11-28
Mampuya Michel Andre Pongo		2022-05-03
Pavan Thealla		2017-07-12

BARKING AND DAGENHAM CITIZENS ADVICE BUREAU

England & Wales - Charity number 1123253

Accounts

REGISTERED COMPANY NUMBER: 01821310 (England and Wales)
REGISTERED CHARITY NUMBER: 1123253

BARKING & DAGENHAM CITIZENS ADVICE
BUREAU

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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for the year ended 31 March 2025**

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**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2025**

TRUSTEES	Ms B O Anjolaiya Trustee Mrs E S Keller Trustee (Chair) Mrs S M Wiseman Trustee (Hon. Treasurer) Mr P Thealla Trustee (Vice Chair) Councillor I Robinson Co-opted Trustee Mr M M A Pongo Ms G Tatvan
COMPANY SECRETARY	Ms P M Salvador-Jones
REGISTERED OFFICE	339 Heathway Dagenham Essex RM9 5AF
REGISTERED COMPANY NUMBER	01821310 (England and Wales)
REGISTERED CHARITY NUMBER	1123253
INDEPENDENT EXAMINER	Berringers LLP Lygon House 50 London Road Bromley Kent BR1 3RA

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Barking & Dagenham Citizens Advice Bureau operating as Citizens Advice Barking & Dagenham 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 Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Barking and Dagenham and neighbouring Boroughs ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are focused on:

- * to provide the advice people need for the problems they face and,
- * to improve the policies and practices that affect people's lives.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities and works to improve the policies and practices that affect people's lives. We value diversity, promote equality and challenge discrimination and we ensure these values inform everything we do.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our performance, achievements and outcomes. In carrying out the review we are ensuring that our activity is in line with our objectives and aims.

Focus of our work

In line with our Strategy Plan our main objective for the year has been to continue to maximise service delivery post significant funding & staffing reductions in 21-22 and continue modernise our service model & operational system to enable service growth, strengthen our resilience and longer term sustainability.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

OBJECTIVES AND ACTIVITIES

Significant activities

Achievement and performance

To provide the advice people need for the problems they face we have carried out the following activity:

- Website self-help advice and information which links to the national Citizens Advice web resources.
- Adviceline & web chat services through our Universal advice access team Monday to Friday 10.00 to 16.00. This is a dedicated Freephone number for Barking & Dagenham residents.
- Citizens Advice Back-Up Adviceline and web chat service teams support demand for advice both during and outside these hours between Monday to Friday 09.00 to 14.00 through call rerouting. This increases our ability to help more local people.
- Intensive Specialist Advice & Casework Unit Service delivery open Monday to Friday 10.00 to 16.00 by referral from front line agencies working with vulnerable and hard to reach residents.
- Enhanced welfare rights casework service for residents who are disabled or long term ill with DABD contributing to delivery as a sub-contractor.
- Advice in Community Settings funded by the Greater London Authority with strategic outreach delivery hosted in 2 primary schools, 2 food banks and 4 community hubs to enable greater advice access for vulnerable, financially excluded residents who are furthest away from advice services - in 2024/25 now repositioned under BD Advice Plus below.
- BD Advice Plus Partnership with Specialist Debt Free London Specialist debt advice delivering in outreach from our main office.
- Partnership with Havering LCA the Help To Claim delivery partner for Barking & Dagenham Job Centre Plus as part of the Citizens Advice national Help to Claim Partnership funded by the Department of Work and Pensions.
- Specialist Quality Mark Legal Aid housing casework and representation. Our lawyers specialise in possession, eviction, homelessness & disrepair casework funded by the Legal Aid Agency. The head of team was a Legal Aid Lawyer of the Year 2021 finalist.
- BD Advice Plus Partnership with Shelter Specialist Quality Mark non-Legal Aid housing casework and representation delivering in outreach from our offices.
- Legal Education Foundation Justice First Fellowship funding to adapt SQM housing and work on a theory of change to solicitor qualification taking the risks and opportunities of the new SRA 'portable' qualification regime.
- DV Flag East pro bono domestic abuse family advice. The service receives referrals from residents and front line agencies from Barking and Dagenham and surrounding areas as part of a partnership with local family solicitors who provide pro bono advice and offer legal aid casework and representation. Won LawWorks Best Pro Bono 2021.
- Cost of Living Capacity Building Project sponsored by LB of Barking & Dagenham enabling us to re-fresh and re-launch BD Advice Plus partnership and network spaces to capacity build front line delivery and consolidate different work strands under one umbrella and reach more residents with the advice and support they need when they need it.
- Advising Londoners service delivered by sub-grant under London Citizens Advice and funded by the Greater London Authority to meet the additional cost of living advice needs of residents including delivery of Advice First Aid training.

All delivery and activity above continues to meet Government guidelines and pandemic risk levels.

Public benefit

The Board of Trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011. Our activities are all delivered in line with our objectives and aims and are wholly for public benefit.

Volunteers

The charity recruits and trains volunteers to help deliver our activities and we are wholly reliant upon their many forms of voluntary assistance from advice, research and campaigns to office and administration.

From July 2024 to March 25 we recruited 29 volunteers.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

ACHIEVEMENTS AND PERFORMANCE

Contributions of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in their many forms of voluntary assistance and without which the service could not operate. Throughout 2024-25 the service employed 10 paid workers at 10 FTE in total in 2024-25 ; 11 FTE in 23-24; 9.8 FTE in 22-23) and; 14.2 FTE (21-22).

In total the 29 volunteers equate to 3.7 FTE delivery support for 24-25. Volunteers were trained to new modernised system to deliver Level 1 advice and worked with paid staff to support delivery of our core and specialist activity. By year end 24-25 we had met the same level of performance as 23-24 and exceeded it; indicating that this area of our strategic plan has been largely successful.

Who used and benefited from our services?

During the reporting year we advised over 5000 clients across all our generalist and specialist advice and casework projects to similar ratios across multiple channels (Phone, face to face, webschat, text) as previous years. This is good news as it demonstrates that our modernisation programme is improving our ability to meet demand within available resources.

Our main client profile in 2024-25 continues to demonstrate strongly how we are advising all residents in Barking and Dagenham whilst also continuing to target the most vulnerable and disabled, and furthest away from advice in our community.

We are particularly pleased with the Advice in Community settings partnership as our community partners as they are enabling us to deliver advice to hard to reach vulnerable residents and new communities who have not accessed advice services before. Our front line worker advice referrals have started to migrate onto a new e-referral platform, Refernet and this will enable us to develop that platform for others to refer vulnerable residents they work with into our service.

Overall our top 3 enquiry areas continue to be welfare benefits and tax credits, debt and money and housing. However ensuing access to charitable support including food is 3rd highest in terms of the help people need for the problems they face. This trend reflects the rise we saw in 2022-23 in advice demand across all key advice indicators of the Cost of Living crisis and our new Pan London Prevention Hardship service is vital to be able to meet the additional advice needs of residents that come when they cannot afford basic household essentials.

Across our welfare benefits and tax credits advice and casework, we generated over £3M in additional income for our clients through direct delivery and in partnership with DABD (UK).

All other services continued to respond well in 24-25 to meet service & funder goals.

The LBBB Cost of Living funding which is enabling our front line worker referral development, the capacity building of front line IAG skills and knowledge, advice information and signposting in one place has been vital for our modernisation and growth ambition as it paves the way for the successful refresh of our BD Advice Plus forum for 24-25. BD Advice Plus is now a major arm of partnership with both advice and non advice agencies across the voluntary, public and private sectors. through the work in 24-25 BDAP now houses and shelters all partnership projects including advice in community settings. Alongside an ability to refresh training programmes and forum spaces, BDAP can now flexibly offers a range of partnership and service development opportunities using the strengths of the existing members and network.

Factors Affecting the Achievement of Objectives

In a worsening environment for residents and communities as they come out of the Covid-19 Pandemic straight into an unprecedented Cost of Living crisis we continue to be very concerned about the level of over demand for our advice services. Since the Pandemic advice unmet demand across Citizens Advice offices is 70% including Citizens Advice Barking & Dagenham.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

We are proud to know that for 24-25 our Local office was one of the best performing in the country in terms of meeting local advice line telephone demand which would otherwise have gone unanswered.

Our residents are amongst those most hardest hit in the country. Our charity mission requires us to focus all resources on this.

2022-23 saw us coming out of an unprecedented downturn which we are still working to recover from. We entered 2023-24 with a refreshed 'meet demand' ambition Barking and Dagenham is the poorest Borough in London.

In 2024-25 we are proud to know that through our modernisation work this past year are now turning the corner.

The developments gains made to modernise our service and operating system will now could enable us to build more strongly into 2025-26 and place us in a positioning to focus on re-growth.

There is however a lot more to do in 2025-26 and the coming years. The future of our charity is very much at risk as we enter 2025-26 due to new fiscal threats to local authorities across multiple fronts, including LB Barking and Dagenham (LBBD), our core funder and largest champion of our work.

At the very time when this planning is demonstrating meaningful and powerful outcomes for residents, the fiscal environment across public services and the local authority is profoundly dire. This means that our core funding is under threat so a lot of remedial work to manage risk is currently underway.

On the upside we are now more efficient and effective in terms of service delivery; and more resilience and sustainable than ever. Our strategic positioning through modernisation and reset Barking and Dagenham Advice Plus puts us in a much stronger position to attract new funding.

FINANCIAL REVIEW

Financial position

The charity had net outgoing resources on unrestricted funds resulting in a surplus of £34,155 (2024 - £56,886). Together with the accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £278,188 (2024 - £244,033).

Principal funding sources

The total income for the year of £465,442 represents a net decrease of £95,738 compared to 2024/25. The trustees extend their sincere gratitude to Barking and Dagenham Council, who continue to support the key (core) operating capacity of the charity.

Investment policy

As required in its Memorandum, paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

Reserves policy

Barking and Dagenham Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The trustees consider that it would be prudent to set aside an amount equivalent to three months' operating expenditure. The value of this will be calculated using an average of 3 months running costs based on the current annual budget. This is reviewed on a quarterly basis.

In 2022-23 the Board brought in a policy of fiscal prudence to help the charity recover from significant Covid-19 Pandemic related funding reductions. This approach has continued successfully into 2024-25 as can be seen from the financial figures in this report. The reserves policy figure at the end of 2024/25 equates to £278,188. At the end of 2024/25 the actual level of reserves (i.e. unrestricted funds less designated and fixed assets) totalled £205,688.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

FINANCIAL REVIEW

Going concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

FUTURE PLANS

Our focus on data driven delivery insight has strengthened our ability to demonstrate our Return on Investment, the outcomes and impact we achieve for residents.

This means that the Charity will be able to show its value in Treasury terms and also continue to reposition well and robustly to secure for charitable funding in a vastly competitive funder environment.

Our partnership development work in 23-24 has moved on positively in 2025 through the successful consolidation of various strands and silos of work and our various partnership delivery pieces under one umbrella by refreshing and re-launching the BD Advice Plus network. This was a successful best practice project originally funded by the Big Lottery. It has continued through a focus on working closely with key VCSE specialist advice charities. The foundations were remade in 4-25 but meaningful work has fallen behind in this area due to funding uncertainty. In 2025-26 our intention is to re-grow front line worker membership across the VCSE and Public sector who reach and connect with vulnerable residents and hard to reach communities.

The modernisation of our operating model will continue into 2025-26 building on the excellent gains made in 24-25 and continuing to carry out controlled pilots and gathering the learning on what worked, what could be better, what can be strengthened/adapted, what needs to go.

The performance efficiency gains made in 2024-25 have given us the confidence that we can work further in 2025-26 to consolidate the key development strands and bring them altogether. The Board must continue to keep risk mitigation at the top of our planning. With funding uncertain in year and the many demands on our time and resources our business plan renewal into 25-26 has to be prepared to make trade offs on priority work to ensure our longer term strategic priorities are met.

This includes investment in service development, BD Advice Plus and fundraising resource to ensure we are positioned well for future funding and a delivery ready competitive workforce to match into 26-27 and beyond.

This will lead to the unrolling of a new best practice programmes such as GLA Advice In community settings, BD Advice Plus and internally to re-build our adviser resource and 're-grow our own' as we had previously done in the years before the Covid-19 Pandemic. Our new ambition in this space includes a path to Qualifying Work Experience opportunities for local people with ambitions to become qualified solicitors.

For residents themselves, we expect to see vital preventative and crisis council services that low income and vulnerable residents benefit and rely upon diminish. This will increase advice seeker demand in the short to mid-term and single advice interventions to get good outcomes will lengthen further. But in response at LBBD we expect a strong strategic response which recognises already that our charity has a strong part to play in the wider renewal and unrill of new neighbourhood, health and hubs planning.

In 2024-25, the Board's new finance strategy has enabled us to make up significant losses in previous years. That policy and our funding strategy will need to be adjusted yet again to ensure the charity can steer through the potential fiscal losses and new financial risks we see.

We are confident that our plans. However, we have not yet recovered from the significant down turns in 2021-22 and since then the charitable funder environment has become ever more challenging and the risk of only being able to secure very short-term cycles of fragmented funding is not sustainable due to the rapid change cycles this creates for residents and our workforce. Our activity above in 2025-26 as set out in our Business Plan is essential to create a viable and sustainable service approach and delivery growth in an environment where change, turbulence and environmental shocks appear currently to our charity to have become a new normal.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The charity's Articles of Association are the model Articles of Association recommended by its membership body Citizens Advice.

Recruitment and appointment of new trustees

Trustees, who are also the Directors of the Company, are elected from the local community and in line with skills needed for effective and successful governance.

The trustees who have served during the year can be seen on page 1. None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guaranteed to contribute £1 in the event of a winding up.

Organisational structure

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 1. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

Citizens Advice appoints a representative who attends the Board as a non-voting member.

The board is supported by sub committees, covering Finance and Human Resources, Officer Group and Services and Operations and work groups that enable additional focus on key areas of activity.

Induction and training of new trustees

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Key management remuneration

Compensation by way of remuneration, national insurance and pension for key management was £62,996 (2024 - £62,996).

Wider network

Barking and Dagenham Citizens Advice Bureau is a member of a wider network known as Citizens Advice, the operating name of the National Association of Citizens Advice Bureau. This provides a framework for standards across advice and casework, management and leadership with robust monitoring frameworks to maintain these standards. Operating policies are independently determined by the Trustee Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees having had consideration to and mindful of the risk factors for the charity identify the following:

- A. If our operating model & system is not 'fit for purpose'; we cannot grow and deliver services in a resiliently and sustainably.
- B. Across the Citizens Advice movement there is an unprecedented demand for our advice services, With the fiscal pressures on public services this demand will rise, and public service restructuring will create new barriers to getting good outcomes for residents. We risk our reputation if we do not have a coherent robust response to this.
- C. Skills shortages in the advice sector and the high cost of living costs is driving ever greater wage competition. This coupled with low volunteer recruitment and retention rates since the Covid-19 pandemic risk our ability to 'meet demand' and to deliver the advice people need for the problems they face.
- D. Our response to recover from significant reductions in 2021 into 2022 to funding and workforce whilst positive is now threatened by new challenges to or core funding due to the LB Barking & Dagenham's own profound fiscal pressures.

Trustees plans and strategies for managing these risks

Goal 1. Maintain an advice service that is relevant and effective in addressing the range of needs of our clients and community.

Goal 2. Continuously monitor our service delivery and operating model to ensure it provides an efficient and effective customer journey.

Goal 3. Maintain and develop a balance of resources to support the organisation to operate efficiently and effectively.

Goal 4. Be an effective voice in influencing change for the benefit of our community.

The goals above were identified in our 3-year Strategy Plan 2022-23. They were reviewed in 2024-25 and despite different contexts arising they remain fit for purpose for managing existing and new risks into 2025-26.

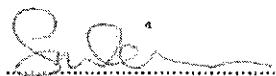
We carried out a wholesale review of our planning in 2022-23 to and the goals above remain in place.

Goal 5. In addition the Board will continue to closely monitor and manage new financial pressures facing the charity as we move through 2025-26.

The factors that are likely to affect our financial performance or position in this coming and further years are:

- * Increasing service pressures arising from advice seeking demand caused by e.g. cost of living crisis, rising eviction rates, public service fiscal downturns and lower community resilience.
- * Inability to land real meaningful modernisation to enable us to consolidate and embed a strong foundation for short, mid-to- longer term service growth.
- * Inability to respond to income shocks and/or focus sufficient resources on fundraising development which are an opportunity for the charity meet demand and keep delivery stable whilst moving to keep on track.
- * Uncertainties in the political environment locally due to the economic downturn and new fiscal pressures upon the council and public service commissioning which will affect our core funding.

Approved by order of the board of trustees on 18th December 2025 and signed on its behalf by:



Mrs S M Wiseman - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

Independent examiner's report to the trustees of Barking & Dagenham Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the 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').

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 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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, 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:

1. accounting records were not kept in respect of the Company 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)).

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.



Ricky Hutson BSc FCCA ACA
The Institute of Chartered Accountants in England and Wales

Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

Date: 18/12/25

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2025**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	230	-	-	230	156
Charitable activities						
Charitable activities	4	328,082	-	133,656	461,738	557,780
Investment income	3	3,474	-	-	3,474	3,244
Total		<u>331,786</u>	<u>-</u>	<u>133,656</u>	<u>465,442</u>	<u>561,180</u>
EXPENDITURE ON						
Charitable activities						
Charitable activities	5	277,631	-	133,656	411,287	504,294
NET INCOME						
Transfers between funds	18	54,155 (23,309)	- 23,309	- -	54,155 -	56,886 -
Other recognised gains/(losses)						
Actuarial gains/(losses) on defined benefit schemes		(20,000)	-	-	(20,000)	-
Net movement in funds		<u>10,846</u>	<u>23,309</u>	<u>-</u>	<u>34,155</u>	<u>56,886</u>
RECONCILIATION OF FUNDS						
Total funds brought forward		194,842	49,191	-	244,033	187,147
TOTAL FUNDS CARRIED FORWARD		<u>205,688</u>	<u>72,500</u>	<u>-</u>	<u>278,188</u>	<u>244,033</u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**BALANCE SHEET
31 March 2025**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS						
Tangible assets	12	-	-	-	-	3,626
CURRENT ASSETS						
Work in progress	13	5,207	-	-	5,207	14,921
Debtors	14	182,459	-	-	182,459	134,601
Cash at bank and in hand		373,760	72,500	-	446,260	322,819
		<u>561,426</u>	<u>72,500</u>	-	<u>633,926</u>	<u>472,341</u>
CREDITORS						
Amounts falling due within one year	15	(295,738)	-	-	(295,738)	(191,934)
NET CURRENT ASSETS		<u>265,688</u>	<u>72,500</u>	-	<u>338,188</u>	<u>280,407</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		265,688	72,500	-	338,188	284,033
PROVISIONS FOR LIABILITIES	17	(60,000)	-	-	(60,000)	(40,000)
NET ASSETS		<u>205,688</u>	<u>72,500</u>	-	<u>278,188</u>	<u>244,033</u>
FUNDS	18					
Unrestricted funds					<u>278,188</u>	<u>244,033</u>
TOTAL FUNDS					<u>278,188</u>	<u>244,033</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**BALANCE SHEET - continued
31 March 2025**

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

The financial statements were approved by the Board of Trustees and authorised for issue on ~~18th December 2025~~ and were signed on its behalf by:



Mrs S M Wiseman - Trustee

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**CASH FLOW STATEMENT
for the year ended 31 March 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	<u>119,967</u>	<u>64,800</u>
Net cash provided by operating activities		<u>119,967</u>	<u>64,800</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(860)
Interest received		<u>3,474</u>	<u>3,244</u>
Net cash provided by investing activities		<u>3,474</u>	<u>2,384</u>
Change in cash and cash equivalents in the reporting period		<u>123,441</u>	<u>67,184</u>
Cash and cash equivalents at the beginning of the reporting period		<u>322,819</u>	<u>255,635</u>
Cash and cash equivalents at the end of the reporting period		<u><u>446,260</u></u>	<u><u>322,819</u></u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE CASH FLOW STATEMENT
for the year ended 31 March 2025**

1.	RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES	2025	2024
		£	£
	Net income for the reporting period (as per the Statement of financial activities)	54,155	56,886
	Adjustments for:		
	Depreciation charges	3,626	5,352
	Interest received	(3,474)	(3,244)
	Decrease in work in progress	9,714	22,118
	Increase in debtors	(47,858)	(97,578)
	Increase in creditors	103,804	81,266
	Net cash provided by operations	<u>119,967</u>	<u>64,800</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank and in hand	322,819	123,441	446,260
	<u>322,819</u>	<u>123,441</u>	<u>446,260</u>
Total	<u>322,819</u>	<u>123,441</u>	<u>446,260</u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- 12% on cost
Computer equipment	- 20% on cost

All assets costing more than £1,000 are capitalised.

Work in progress

Work in progress is recognised at the point when the outcome of the rendering of services can be estimated reliably. Work in progress comprises of revenue associated with services provided by reference to the stage of completion at the end of the reporting period.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

1. ACCOUNTING POLICIES - continued

Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprises unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company participates in a multi-employer defined benefit pension scheme. Contribution payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate. This scheme is closed to new employees.

The charitable company also operates a defined contribution pension scheme. Contributions payable to charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Volunteers and donated services and facilities

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the Trustee Boards annual report.

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid in advance.

Cash at bank and in hand

Cash at bank and 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.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

2. DONATIONS AND LEGACIES

	2025	2024
Donations	£ 230	£ 156
	<u>230</u>	<u>156</u>

3. INVESTMENT INCOME

	2025	2024
Deposit account interest	£ 3,474	£ 3,244
	<u>3,474</u>	<u>3,244</u>

4. INCOME FROM CHARITABLE ACTIVITIES

		2025	2024
Grants	Activity	£	£
Advice	Charitable activities	144,156	164,900
	Charitable activities	317,582	392,880
		<u>461,738</u>	<u>557,780</u>

Grants received, included in the above, are as follows:

	2025	2024
London Legal Support Trust	£ 10,000	£ 10,000
Citizens Advice Training Grant	500	-
The Greater London Authority Fund	60,766	63,118
The Legal Education Foundation	31,875	37,500
GLA Cost of Living Advice	41,015	39,282
Citizens Advice Cost of Living	-	15,000
	<u>144,156</u>	<u>164,900</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
Charitable activities	£ 248,311	£ 162,976	£ 411,287
	<u>248,311</u>	<u>162,976</u>	<u>411,287</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024
	£	£
Staff costs	187,430	265,125
Contract partners	55,768	55,768
Volunteer, travel, subsistence & other staff costs	4,396	2,794
Disbursements	717	5,472
	248,311	329,159
	248,311	329,159

7. SUPPORT COSTS

	Human resources	Other	Governance costs	Totals
	£	£	£	£
Charitable activities	62,996	93,102	6,878	162,976

Support costs, included in the above, are as follows:

	2025	2024
	Charitable activities	Total activities
	£	£
Wages	49,500	49,500
Social security	5,576	5,576
Pensions	7,920	7,920
Rent and rates	12,135	12,123
Insurance	2,677	2,605
Light and heat	2,436	1,849
Telephone	12,250	11,328
Postage and stationery	4,460	5,990
Membership and subscriptions	16,840	17,614
Training	2,132	683
Computer costs	10,678	8,088
Consultancy	21,598	34,569
Storage	3,488	3,171
Maintenance and cleaning	782	2,480
Depreciation of tangible fixed assets	3,626	5,352
Independent examiner	6,050	5,500
Legal and professional	828	787
	162,976	175,135
	162,976	175,135

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

8. NET INCOME/(EXPENDITURE)

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

	2025	2024
	£	£
Independent examiner	6,050	5,500
Depreciation - owned assets	<u>3,626</u>	<u>5,351</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

10. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	221,553	290,860
Social security costs	16,369	23,579
Other pension costs	12,504	13,682
	<u>250,426</u>	<u>328,121</u>

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

	2025	2024
Service delivery	12	11
Support	<u>1</u>	<u>1</u>
	<u>13</u>	<u>12</u>

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	156	-	-	156
Charitable activities				
Charitable activities	402,880	-	154,900	557,780
Investment income	<u>3,244</u>	-	-	<u>3,244</u>
Total	<u>406,280</u>	<u>-</u>	<u>154,900</u>	<u>561,180</u>

EXPENDITURE ON

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
Charitable activities				
Charitable activities	344,903	4,491	154,900	504,294
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET INCOME/(EXPENDITURE)	61,377	(4,491)	-	56,886
RECONCILIATION OF FUNDS				
Total funds brought forward	133,465	53,682	-	187,147
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	<u>194,842</u>	<u>49,191</u>	<u>-</u>	<u>244,033</u>
12. TANGIBLE FIXED ASSETS		Short leasehold £	Computer equipment £	Totals £
COST				
At 1 April 2024 and 31 March 2025		5,255	57,072	62,327
		<u> </u>	<u> </u>	<u> </u>
DEPRECIATION				
At 1 April 2024		5,255	53,446	58,701
Charge for year		-	3,626	3,626
		<u> </u>	<u> </u>	<u> </u>
At 31 March 2025		5,255	57,072	62,327
		<u> </u>	<u> </u>	<u> </u>
NET BOOK VALUE				
At 31 March 2025		<u> </u>	<u> </u>	<u> </u>
At 31 March 2024		<u> </u>	3,626	3,626
		<u> </u>	<u> </u>	<u> </u>
13. WORK IN PROGRESS			2025 £	2024 £
Work-in-progress			5,207	14,921
			<u> </u>	<u> </u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2025	2024
		£	£
Trade debtors		176,200	128,940
Prepayments		6,259	5,661
		<u>182,459</u>	<u>134,601</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2025	2024
		£	£
Trade creditors		4,194	25,832
Social security and other taxes		341	-
VAT		14,740	35,876
Other creditors		2,045	2,331
Accruals and deferred income		236,558	107,688
Accrued expenses		37,860	20,207
		<u>295,738</u>	<u>191,934</u>

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

		2025	2024
		£	£
Within one year		-	574
		<u>-</u>	<u>574</u>

17. PROVISIONS FOR LIABILITIES

		2025	2024
		£	£
Provisions		60,000	40,000
		<u>60,000</u>	<u>40,000</u>

Increase in pension provision is to safeguard the risk of uncertain situation and to ensure charity can continue and operate in the event of unforeseen and potential financial liability.

18. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds				
General fund	194,842	34,155	(23,309)	205,688
Fixed assets	3,626	-	(3,626)	-
Equipment reserve	5,565	-	1,935	7,500
Premises fund	15,000	-	-	15,000
Development fund	25,000	-	(10,000)	15,000
Contractual commitment reserve	-	-	35,000	35,000
	<u>244,033</u>	<u>34,155</u>	<u>-</u>	<u>278,188</u>
TOTAL FUNDS	<u>244,033</u>	<u>34,155</u>	<u>-</u>	<u>278,188</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	331,786	(277,631)	(20,000)	34,155
Restricted funds				
The Greater London Authority Fund	60,766	(60,766)	-	-
The Legal Education Foundation	31,875	(31,875)	-	-
GLA Cost of Living Advice	41,015	(41,015)	-	-
	<u>133,656</u>	<u>(133,656)</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>465,442</u>	<u>(411,287)</u>	<u>(20,000)</u>	<u>34,155</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	133,465	61,377	194,842
Fixed assets	8,117	(4,491)	3,626
Equipment reserve	5,565	-	5,565
Premises fund	15,000	-	15,000
Development fund	25,000	-	25,000
	<u>187,147</u>	<u>56,886</u>	<u>244,033</u>
TOTAL FUNDS	<u>187,147</u>	<u>56,886</u>	<u>244,033</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	406,280	(344,903)	61,377
Fixed assets	-	(4,491)	(4,491)
	<u>406,280</u>	<u>(349,394)</u>	<u>56,886</u>
Restricted funds			
The Greater London Authority Fund	63,118	(63,118)	-
The Legal Education Foundation	37,500	(37,500)	-
GLA Cost of Living Advice	39,282	(39,282)	-
Citizens Advice Cost of Living	15,000	(15,000)	-
	<u>154,900</u>	<u>(154,900)</u>	<u>-</u>
TOTAL FUNDS	<u>561,180</u>	<u>(504,294)</u>	<u>56,886</u>

DESIGNATED FUNDS

Fixed asset reserve

The reserve is to cover future depreciation.

Equipment reserve

Equipment reserve is to ensure that there is sufficient money to replace equipment when it becomes obsolete or beyond economic repair.

Premises reserve

A reserve to provide for the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary, and for the cost of major repairs and maintenance of the bureau for the next number of years.

Repairing obligation on leased premises (25 year lease commencing 1999). The charity does not intend to move to new premises at the end of the lease term. The provision for dilapidations takes into consideration the repair work undertaken during the year.

Development reserve

This reserve is to allow the bureau to undertake the development of new projects and areas of work and to conduct full feasibility studies on the advisability of such proposals.

RESTRICTED FUNDS

Citizens Advice Cost of Living

This fund is to provide to enable local offices to support or increase direct service delivery capacity, to help our clients through the cost-of-living crisis.

The Legal Education Foundation

This fund is to provide support for the training and qualification of a Justice First Fellow ('Purpose').

The Greater London Authority Fund

This fund is to provide help to families or individuals on low or no incomes to access advice and support.

GLA Cost of Living Advice

This grant is provided by The RCJ and Islington Citizens Advice Bureaux (trading as RCJ Advice) for delivery of crisis prevention and specialist casework for vulnerable Londoners and engaging in the delivery of training for community groups.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

19. EMPLOYEE BENEFIT OBLIGATIONS

The charitable company participates in a multi-employer defined benefit pension scheme (London Borough of Barking and Dagenham Pension Fund) administered for the benefit of Barking and Dagenham Local Authority and other bodies and is managed in accordance with the Local Government Pension Scheme Regulations 1997 (as amended). Past and present employees are covered by the provisions of the County Pension Scheme.

The trustees are unable to confirm the charity's share of the underlying assets and liabilities of the Pension Fund and therefore the Fund is accounted for as a defined contribution scheme. The Pension Fund provides that in the event that a single employer has individuals contributing to the scheme then any remaining liability for benefits payable under the fund falls on that employer. Since the main participating employers are statutory bodies, the trustees consider it highly improbable that such a liability will ever fall to the Bureau.

20. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	230	156
Investment income		
Deposit account interest	3,474	3,244
Charitable activities		
Grants	144,156	164,900
Advice	317,582	392,880
	<u>461,738</u>	<u>557,780</u>
Total incoming resources	465,442	561,180
 EXPENDITURE		
Charitable activities		
Wages	172,053	241,360
Social security	10,793	18,003
Pensions	4,584	5,762
Contract partners	55,768	55,768
Volunteer, travel, subsistence & other staff costs	4,396	2,794
Disbursements	717	5,472
	<u>248,311</u>	<u>329,159</u>
Support costs		
Human resources		
Wages	49,500	49,500
Social security	5,576	5,576
Pensions	7,920	7,920
	<u>62,996</u>	<u>62,996</u>
Other		
Rent and rates	12,135	12,123
Insurance	2,677	2,605
Light and heat	2,436	1,849
Telephone	12,250	11,328
Postage and stationery	4,460	5,990
Membership and subscriptions	16,840	17,614
Training	2,132	683
Computer costs	10,678	8,088
Consultancy	21,598	34,569
Carried forward	85,206	94,849

This page does not form part of the statutory financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2025**

	2025	2024
	£	£
Other		
Brought forward	85,206	94,849
Storage	3,488	3,171
Maintenance and cleaning	782	2,480
Computer equipment	3,626	5,352
	<u>93,102</u>	<u>105,852</u>
Governance costs		
Independent examiner	6,050	5,500
Legal and professional	828	787
	<u>6,878</u>	<u>6,287</u>
Total resources expended	<u>411,287</u>	<u>504,294</u>
Net income	<u>54,155</u>	<u>56,886</u>

This page does not form part of the statutory financial statements

BARKING AND DAGENHAM CITIZENS ADVICE BUREAU

England & Wales - Charity number 1123253

Accounts

REGISTERED COMPANY NUMBER: 01821310 (England and Wales)
REGISTERED CHARITY NUMBER: 1123253

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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for the year ended 31 March 2024**

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**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2024**

TRUSTEES	Ms B O Anjolaiya Trustee Mrs E S Keller Trustee (Chair) Mrs S M Wiseman Trustee (Hon. Treasurer) Mr P Thealla Trustee (Vice Chair) Councillor I Robinson Co-opted Trustee Mr M M A Pongo Ms G Tatvan
COMPANY SECRETARY	Ms P M Salvador-Jones
REGISTERED OFFICE	339 Heathway Dagenham Essex RM9 5AF
REGISTERED COMPANY NUMBER	01821310 (England and Wales)
REGISTERED CHARITY NUMBER	1123253
INDEPENDENT EXAMINER	Berringers LLP Lygon House 50 London Road Bromley Kent BR1 3RA

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU (REGISTERED NUMBER: 01821310)**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2024**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Barking & Dagenham Citizens Advice Bureau operating as Citizens Advice Barking & Dagenham 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 Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Barking and Dagenham and neighbouring Boroughs ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are focused on:

- * to provide the advice people need for the problems they face and,
- * to improve the policies and practices that affect people's lives.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities and works to improve the policies and practices that affect people's lives. We value diversity, promote equality and challenge discrimination and we ensure these values inform everything we do.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our performance, achievements and outcomes. In carrying out the review we are ensuring that our activity is in line with our objectives and aims.

Focus of our work

In line with our Strategy Plan our main objective for the year has been to continue to maximise service delivery post significant funding & staffing reductions in 21-22 and continue modernise our service model & operational system to enable service growth, strengthen our resilience and longer term sustainability.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU (REGISTERED NUMBER: 01821310)**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2024**

OBJECTIVES AND ACTIVITIES

Significant activities

Achievement and performance

To provide the advice people need for the problems they face we have carried out the following activity:

- Website self-help advice and information which links to the national Citizens Advice web resources.
- Adviceline & web chat services through our Universal advice access team Monday to Friday 10.00 to 16.00. This is a dedicated Freephone number for Barking & Dagenham residents.
- Citizens Advice Back-Up Adviceline and web chat service teams support demand for advice both during and outside these hours between Monday to Friday 09.00 to 14.00 through call rerouting. This increases our ability to help more local people.
- Intensive Specialist Advice & Casework Unit Service delivery open Monday to Friday 10.00 to 16.00 by referral from front line agencies working with vulnerable and hard to reach residents.
- Enhanced welfare rights casework service for residents who are disabled or long term ill with DABD contributing to delivery as a sub-contractor.
- Advice in Community Settings funded by the Greater London Authority with strategic outreach delivery hosted in 2 primary schools, 2 food banks and 2 community hubs to enable greater advice access for vulnerable, financially excluded residents who are furthest away from advice services.
- Outreach Partnership with Specialist Debt Free London Specialist debt advice delivering in outreach from our main office.
- Partnership with Havering LCA the Help To Claim delivery partner for Barking & Dagenham Job Centre Plus as part of the Citizens Advice national Help to Claim Partnership funded by the Department of Work and Pensions.
- Specialist Quality Mark Legal Aid housing casework and representation. Our lawyers specialise in possession, eviction, homelessness & disrepair casework funded by the Legal Aid Agency. The head of team was a Legal Aid Lawyer of the Year 2021 finalist.
- Outreach Partnership with Shelter Specialist Quality Mark non-Legal Aid housing casework and representation delivering in outreach from our offices.
- DV Flag East pro bono domestic abuse family advice. The service receives referrals from residents and front line agencies from Barking and Dagenham and surrounding areas as part of a partnership with local family solicitors who provide pro bono advice and offer legal aid casework and representation. Won LawWorks Best Pro Bono 2021.
- Cost of Living Information, Advice and Guidance Front line worker Capacity Building Project funded by LB of Barking & Dagenham enabling us to develop the partnerships we need to reach more residents with the advice & support they need in the current cost of living crisis.
- Cost of Living Pan London Hardship Prevention service to meet the additional cost of living advice needs of residents.

All delivery and activity above continues to meet Government guidelines and pandemic risk levels.

Public benefit

The Board of Trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011. Our activities are all delivered in line with our objectives and aims and are wholly for public benefit.

Volunteers

The charity recruits and trains volunteers to help deliver our activities and we are wholly reliant upon their many forms of voluntary assistance from advice, research and campaigns to office and administration.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU (REGISTERED NUMBER: 01821310)**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2024**

**ACHIEVEMENT AND PERFORMANCE
Contributions of Volunteers and Paid Staff**

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in their many forms of voluntary assistance and without which the service could not operate. Throughout 2023-24 the service employed 11 paid workers 11 FTE in total from 9.8 FTE in 22-23); 14.2 FTE (21-22) and; 16 FTE (20-21).

In addition 3.5 FTE Volunteers worked together with paid staff to ensure delivery of our core and specialist activity. The challenges of recruiting, training and retaining volunteers post Covid-19 Pandemic continues to affect many charities in our sector. During the pandemic our own volunteer cohort reduced by 83%. In 23-24 we maintained a reduction in our volunteer workforce as part of our re-stabilisation modernisation focus.

Who used and benefited from our services?

During the reporting year we advised 8523 clients across all our generalist and specialist advice and casework projects of which 64% were advised by 'phone (Advice line 31%, other telephone delivery 33%), 25% by email and 11% helped in person or by webchat. This is good news as it demonstrates that our modernisation programme is improving our ability to meet demand within available resources.

Our main client profile in 2023-24 continues to reflect pre-Covid-19 Pandemic trends with disabled and long term ill residents representing 48% of all advice seekers. Whilst down from 55% in 22-23) this vulnerable group remains at unprecedented levels . This reflects a trend across Citizens Advice trend due to the continuing cost of Living crisis and continuing government welfare reform.

Our equalities data is showing that beneath the main trends we are reaching the most vulnerable and hard to reach. We are really pleased with the Advice in Community settings partnership as our community partners as they are enabling us to delivery advice to hard to reach vulnerable residents and new communities who have not accessed advice services before. Our front line worker advice referrals have started to migrate onto a new e-referral platform, Refernet and this will enable us to develop that platform for others to refer vulnerable residents they work with into our service.

Overall our top 3 enquiry areas continue to be welfare benefits and tax credits, debt and money and housing. However ensuing access to charitable support including food is 3rd highest in terms of the help people need for the problems they face. This trend reflects the rise we saw in 2022-23 in advice demand across all key advice indicators of the Cost of Living crisis and our new Pan London Prevention Hardship service is vital to be able to meet the additional advice needs of residents that come when they cannot afford basic household essentials.

Across our welfare benefits and tax credits advice and casework, we generated a total of £3,428,684 in additional income for our clients with an additional £1,688,163 through our partnership delivery with DABD (UK).

All other services continued to respond well in 23-24 to meet service & funder goals.

The LBBD Cost of Living funding which is enabling our front line worker referral development, the capacity building of front line IAG skills and knowledge, advice information and signposting in one place has been vital for our modernisation and growth ambition as it paves the way for a refresh of our BD Advice Plus forum for 24-25.

Factors Affecting the Achievement of Objectives

In a worsening environment for residents and communities as they come out of the Covid-19 Pandemic straight into an unprecedented Cost of Living crisis we have been increasingly concerned about the level of over demand for our advice services. Since the Pandemic advice unmet demand across Citizens Advice offices is 70% including Citizens Advice Barking & Dagenham.

2022-23 saw us coming out of an unprecedented downturn which we are still working to recover from. We entered 2023-24 with a refreshed 'meet demand' ambition Barking and Dagenham is the poorest Borough in London. Our residents are amongst those most hardest hit in the country. Our charity mission requires us to focus all resources on this.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU (REGISTERED NUMBER: 01821310)**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2024**

We said in our 2022-23 report that the developments gains made to modernise our service and operating system would enable us to build more strongly into 2023-24 and place us in a position to focus on re-growth. In 2023-24 as part of the second year of our strategy plan, we have focused on the need to maximise the efficiency of our existing resources and quality assurance regimes.

We are pleased to say that in doing so we have increased the number of residents we advise. At the start of 2023-24 we set an ambitious stretch target to meet 40% of advice demand and at 37% we almost met this at 37%. Given our resources this achievement, particularly so unmet demand across all other Citizens Advice offices in 2023-24 has now risen to 76% and they are meeting only 24% of overall demand.

There is however a lot more to do in 2024-25 and the coming years. The future of our charity is very much at risk as we enter 2024-25 due to new fiscal threats to local authorities across multiple fronts, including LB Barking and Dagenham (LBBD), our core funder and largest champion of our work.

The last quarter of 2023-24 quickly became a period of huge uncertainty due to the unprecedented challenges that LBBD itself faced. This in turn has meant that we had to revise our own strategic planning and service delivery ambitions quite rapidly. In this context and given the uncertainty for staff, some of whom left to take up posts elsewhere, our performance to activity in 2023-24 is outstanding.

FINANCIAL REVIEW

Financial position

The charity had net outgoing resources on unrestricted funds resulting in a surplus of £56,886 (2023 - £5,242 deficit). Together with the accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £244,033 (2023 - £187,147).

Principal funding sources

The total income for the year of £561,180 represents a net increase of £39,124 compared to 2022/23. The trustees extend their sincere gratitude to Barking and Dagenham Council, who continue to support the key (core) operating capacity of the charity.

Investment policy

As required in its Memorandum, paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

Reserves policy

Barking and Dagenham Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The trustees consider that it would be prudent to set aside an amount equivalent to three months' operating expenditure. The value of this will be calculated using an average of 3 months running costs based on the current annual budget. This is reviewed on a quarterly basis.

In 2022-23 the Board brought in a policy of fiscal prudence to help the charity recover from significant Covid-19 Pandemic related funding reductions. Despite a deficit outturn in 2022-23, this planning has produced a much needed surplus in 2023-24 to start to set on track the Charity's fiscal recovery. However, the sudden fiscal challenges for LBBD emerging in Quarter 4 2023/24 place profound new risk and pressures on the Charity and its future sustainability. As we enter 2024-25 with continued core funding uncertainty, the policy will be updated and a prudent approach maintained. The reserves policy figure at the end of 2023/24 equates to £244,033. At the end of 2023/24 the actual level of reserves (i.e. unrestricted funds less designated and fixed assets) totalled £194,842.

Going concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**REPORT OF THE TRUSTEES
for the year ended 31 March 2024**

FUTURE PLANS

Our focus on data driven delivery insight has strengthened our ability to demonstrate our Return on Investment, the outcomes and impact we achieve for residents.

This means that the Charity will be able to show its value in Treasury terms and also continue to reposition well and robustly to secure for charitable funding in a vastly competitive funder environment.

Our partnership development work in 22-23 has moved on positively in 2023-24 through the continued partnership development work funded by both the GLA Advice in Community Settings and LBBB Cost of Living IAG funding.

We aim to start work in 2024-25 to consolidate these strands of work and our various partnership delivery pieces under one umbrella by refreshing and re-launching the BD Advice Plus network. This was a successful best practice project originally funded by the Big Lottery. It has continued through a focus on working closely with key VCSE specialist advice charities. In 2024-25 our intention is to re-grow front line worker membership across the VCSE and Public sector who reach and connect with vulnerable residents and hard to reach communities.

The modernisation of our operating model will continue into 2024-25 as we gather the learning from 2023-24 to know better what worked and what could be better.

The performance efficiency gains made in 2023-24 have given us the confidence that we can work further in 2024-25 to consolidate the key development strands and bring them altogether.

This includes finishing the new volunteer adviser recruitment pilots and advice 'capacity building' pathways. This will lead to the unrolling of a new best practice programme to re-build our adviser resource and 're-grow our own' as we had previously done in the years before the Covid-19 Pandemic. Our new ambition in this space includes a path to Qualifying Work Experience opportunities for local people with ambitions to become qualified solicitors.

The Board must continue to keep risk mitigation at the top of our planning. The profound uncertainty to our LB Barking & Dagenham core funding arising in Quarter 4 2023-24 is set to continue into 2024-25 and for the near future.

The skills crisis in our sector makes it difficult to recruit new advice staff. Since the Covid-19 Pandemic this has been causing higher wage competition and wage inflation that is fuelled further by the cost of living crisis.

In Quarter 4 2023-24, with the new unprecedented uncertainty to our core funding, key advice staff left for higher paid work elsewhere and this is again a new risk for the charity. The challenges and additional pressures on the workforce through waves of change since the start of the Covid-19 Pandemic and recent experiences in Quarter 4 2023-24 have highlighted the need to refresh our culture, values and Human Resource approach. We see this as essential for the new operating model to be successful.

The negative impacts and risks since the Covid-19 Pandemic are now not just affecting the charity's immediate survival and future sustainability in funding terms as LBBB, like other local council's struggle with inflationary driven operating costs. But for residents themselves, we expect to see vital preventative and crisis council services that low income and vulnerable residents benefit and rely upon diminish. This will increase advice seeker demand in the short to mid-term and single advice interventions to get good outcomes will lengthen further.

In 2023-24, the Board's new finance strategy (put in place in 202-23) has enabled us to make up significant losses in previous years. That policy and our funding strategy will need to be adjusted yet again to ensure the charity can steer through the potential fiscal losses and new financial risks we see.

As ever and more so now and 'to be', we must retain full and relentless focus on increasing delivery to meet current resident advice demand too many are already falling out of basic social welfare minimum entitlements such as income and housing, falling into debt just to 'eat and heat'. Our collaborative work with partners must focus on working more closely so we can use all our knowledge and skills to get residents the right help and support when they need it so 'no one is left behind'.

**REPORT OF THE TRUSTEES
for the year ended 31 March 2024**

We are confident that our plans. However, we have not yet recovered from the significant down turns in 2021-22 and since then the charitable funder environment has become ever more challenging and the risk of only being able to secure very short-term cycles of fragmented funding is not sustainable due to the rapid change cycles this creates for residents and our workforce. Our activity above in 2024-25 is essential to create a stable, viable and sustainable service approach and delivery growth in an environment where change, turbulence and environmental shocks appear currently to our charity to have become a new normal.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The charity's Articles of Association are the model Articles of Association recommended by its membership body Citizens Advice.

Recruitment and appointment of new trustees

Trustees, who are also the Directors of the Company, are elected from the local community and in line with skills needed for effective and successful governance.

The trustees who have served during the year can be seen on page 1. None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Organisational structure

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 1. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

Citizens Advice appoints a representative who attends the Board as a non-voting member.

The board is supported by sub committees, covering Finance and Human Resources, Officer Group and Services and Operations and work groups that enable additional focus on key areas of activity.

Induction and training of new trustees

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Key management remuneration

Compensation by way of remuneration, national insurance and pension for key management was £62,996 (2023 - £59,330).

Wider network

Barking and Dagenham Citizens Advice Bureau is a member of a wider network known as Citizens Advice, the operating name of the National Association of Citizens Advice Bureau. This provides a framework for standards across advice and, casework, management and leadership with robust monitoring frameworks to maintain these standards. Operating policies are independently determined by the Trustee Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

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

**REPORT OF THE TRUSTEES
for the year ended 31 March 2024**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees having had consideration to and mindful of the risk factors for the charity identify the following:

- A. If our operating model & system is not 'fit for purpose'; we cannot grow and deliver services in a resiliently and sustainably.
- B. Across the Citizens Advice movement there is an unprecedented demand for our advice services, With the fiscal pressures on public services this demand will rise, and public service restructuring will create new barriers to getting good outcomes for residents. We risk our reputation if we do not have a coherent robust response to this.
- C. Skills shortages in the advice sector and the high cost of living costs is driving ever greater wage competition. This coupled with low volunteer recruitment and retention rates since the Covid-19 pandemic risk our ability to 'meet demand' and to deliver the advice people need for the problems they face.
- D. Our response to recover from significant reductions in 2021 into 2022 to funding and workforce whilst positive is now threatened by new challenges to or core funding due to the LB Barking & Dagenham's own profound fiscal pressures.

Trustees plans and strategies for managing these risks

Goal 1. Maintain an advice service that is relevant and effective in addressing the range of needs of our clients and community.

Goal 2. Continuously monitor our service delivery and operating model to ensure it provides an efficient and effective customer journey.

Goal 3. Maintain and develop a balance of resources to support the organisation to operate efficiently and effectively.

Goal 4. Be an effective voice in influencing change for the benefit of our community.

The goals above were identified in our 3-year Strategy Plan 2022-23. They were reviewed in 2024 and remain fit for purpose for managing existing and new risks into 2024-25.

We carried out a wholesale review of our planning in 2022-23 to and the goals above remain in place.

Goal 5. In addition, the Board will continue to closely monitor and manage new financial pressures facing the charity as we move out of Quarter 4 2023-24 into 2024-25

The factors that are likely to affect our financial performance or position in this coming and further years are:

- * Increasing service pressures arising from advice seeking demand caused by e.g. cost of living crisis, rising eviction rates, public service fiscal downturns and lower community resilience.
- * Inability to land real meaningful modernisation to enable us to consolidate and embed a strong foundation for short, mid-to- longer term service growth.
- * Inability to respond to income shocks and/or focus sufficient resources on fundraising development which are an opportunity for the charity meet demand and keep delivery stable whilst moving to keep on track.
- * Uncertainties in the political environment locally due to the economic downturn and new fiscal pressures upon the council and public service commissioning which will affect our core funding.

Approved by order of the board of trustees on 5 December 2024 and signed on its behalf by:

Mrs S M Wiseman - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

Independent examiner's report to the trustees of Barking & Dagenham Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the 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').

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 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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, 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:

1. accounting records were not kept in respect of the Company 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)).

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.

Ricky Hutson BSc FCCA ACA
The Institute of Chartered Accountants in England and Wales

Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

5 December 2024

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2024**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	156	-	-	156	-
Charitable activities	4					
Charitable activities		402,880	-	154,900	557,780	521,607
Investment income	3	<u>3,244</u>	<u>-</u>	<u>-</u>	<u>3,244</u>	<u>449</u>
Total		<u>406,280</u>	<u>-</u>	<u>154,900</u>	<u>561,180</u>	<u>522,056</u>
EXPENDITURE ON Charitable activities	5					
Charitable activities		<u>344,903</u>	<u>4,491</u>	<u>154,900</u>	<u>504,294</u>	<u>527,298</u>
NET INCOME/(EXPENDITURE)		61,377	(4,491)	-	56,886	(5,242)
RECONCILIATION OF FUNDS						
Total funds brought forward		<u>133,465</u>	<u>53,682</u>	<u>-</u>	<u>187,147</u>	<u>192,389</u>
TOTAL FUNDS CARRIED FORWARD		<u>194,842</u>	<u>49,191</u>	<u>-</u>	<u>244,033</u>	<u>187,147</u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU (REGISTERED NUMBER: 01821310)**

**BALANCE SHEET
31 March 2024**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS						
Tangible assets	12	-	3,626	-	3,626	8,117
CURRENT ASSETS						
Work in progress	13	14,921	-	-	14,921	37,039
Debtors	14	134,601	-	-	134,601	37,024
Cash at bank and in hand		<u>277,254</u>	<u>45,565</u>	-	<u>322,819</u>	<u>255,635</u>
		<u>426,776</u>	<u>45,565</u>	-	<u>472,341</u>	<u>329,698</u>
CREDITORS						
Amounts falling due within one year	15	(191,934)	-	-	(191,934)	(110,668)
NET CURRENT ASSETS		<u>234,842</u>	<u>45,565</u>	-	<u>280,407</u>	<u>219,030</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		234,842	49,191	-	284,033	227,147
PROVISIONS FOR LIABILITIES	17	(40,000)	-	-	(40,000)	(40,000)
NET ASSETS FUNDS	18	<u>194,842</u>	<u>49,191</u>	-	<u>244,033</u>	<u>187,147</u>
Unrestricted funds					<u>244,033</u>	<u>187,147</u>
TOTAL FUNDS					<u>244,033</u>	<u>187,147</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU (REGISTERED NUMBER: 01821310)**

**BALANCE SHEET - continued
31 March 2024**

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

The financial statements were approved by the Board of Trustees and authorised for issue on 5 December 2024 and were signed on its behalf by:

Mrs S M Wiseman - Trustee

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**CASH FLOW STATEMENT
for the year ended 31 March 2024**

Notes	2024 £	2023 £
Cash flows from operating activities		
Cash generated from operations	1 <u>64,800</u>	<u>54,062</u>
Net cash provided by operating activities	<u>64,800</u>	<u>54,062</u>
Cash flows from investing activities		
Purchase of tangible fixed assets	(860)	-
Interest received	<u>3,244</u>	<u>449</u>
Net cash provided by investing activities	<u>2,384</u>	<u>449</u>
Change in cash and cash equivalents in the reporting period		
	<u>67,184</u>	<u>54,511</u>
Cash and cash equivalents at the beginning of the reporting period	<u>255,635</u>	<u>201,124</u>
Cash and cash equivalents at the end of the reporting period	<u>322,819</u>	<u>255,635</u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE CASH FLOW STATEMENT
for the year ended 31 March 2024**

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024	2023
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of financial activities)	56,886	(5,242)
Adjustments for:		
Depreciation charges	5,352	6,234
Interest received	(3,244)	(449)
Decrease in work in progress	22,118	47,925
Increase in debtors	(97,578)	(23,955)
Increase in creditors	81,266	29,549
Net cash provided by operations	<u>64,800</u>	<u>54,062</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
Net cash			
Cash at bank and in hand	<u>255,635</u>	<u>67,184</u>	<u>322,819</u>
	<u>255,635</u>	<u>67,184</u>	<u>322,819</u>
Total	<u>255,635</u>	<u>67,184</u>	<u>322,819</u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2024**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- 12% on cost
Computer equipment	- 20% on cost

All assets costing more than £1,000 are capitalised.

Work in progress

Work in progress is recognised at the point when the outcome of the rendering of services can be estimated reliably. Work in progress comprises of revenue associated with services provided by reference to the stage of completion at the end of the reporting period.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2024**

1. ACCOUNTING POLICIES - continued

Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprises unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company participates in a multi-employer defined benefit pension scheme. Contribution payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate. This scheme is closed to new employees.

The charitable company also operates a defined contribution pension scheme. Contributions payable to charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Volunteers and donated services and facilities

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the Trustee Boards annual report.

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid in advance.

Cash at bank and in hand

Cash at bank and 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.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2024**

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	<u>156</u>	<u>-</u>

3. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	<u>3,244</u>	<u>449</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2024	2023
		£	£
Grants	Charitable activities	164,900	106,900
Advice	Charitable activities	392,880	414,707
		<u>557,780</u>	<u>521,607</u>

Grants received, included in the above, are as follows:

	2024	2023
	£	£
London Legal Support Trust	10,000	10,000
The Access to Justice Fund	-	14,672
The Greater London Authority Fund	63,118	53,895
The Legal Education Foundation	37,500	5,000
GLA Cost of Living Advice	39,282	23,333
Citizens Advice Cost of Living	15,000	-
	<u>164,900</u>	<u>106,900</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	<u>329,159</u>	<u>175,135</u>	<u>504,294</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2024**

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2024	2023
	£	£
Staff costs	265,125	281,879
Contract partners	55,768	55,768
Volunteer, travel, subsistence & other staff costs	2,794	26,358
Disbursements	<u>5,472</u>	<u>6,493</u>
	<u>329,159</u>	<u>370,498</u>

7. SUPPORT COSTS

	Human resources £	Other £	Governance costs £	Totals £
Charitable activities	<u>62,996</u>	<u>105,852</u>	<u>6,287</u>	<u>175,135</u>

Support costs, included in the above, are as follows:

	2024	2023
	Charitable activities £	Total activities £
Wages	49,500	49,500
Social security	5,576	5,870
Pensions	7,920	3,960
Rent and rates	12,123	12,359
Insurance	2,605	2,394
Light and heat	1,849	2,710
Telephone	11,328	9,175
Postage and stationery	5,990	3,263
Membership and subscriptions	17,614	18,623
Training	683	926
Computer costs	8,088	7,426
Consultancy	34,569	22,344
Storage	3,171	3,175
Maintenance and cleaning	2,480	487
Depreciation of tangible fixed assets	5,352	6,234
Independent examiner	5,500	5,500
Legal and professional	<u>787</u>	<u>2,854</u>
	<u>175,135</u>	<u>156,800</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2024**

8. NET INCOME/(EXPENDITURE)

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

	2024	2023
	£	£
Independent examiner	5,500	5,500
Depreciation - owned assets	<u>5,351</u>	<u>6,235</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

10. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	290,860	305,546
Social security costs	23,579	24,914
Other pension costs	<u>13,682</u>	<u>10,749</u>
	<u>328,121</u>	<u>341,209</u>

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

	2024	2023
Service delivery	11	13
Support	<u>1</u>	<u>1</u>
	<u>12</u>	<u>14</u>

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Charitable activities				
Charitable activities	424,707	-	96,900	521,607
Investment income	<u>449</u>	<u>-</u>	<u>-</u>	<u>449</u>
Total	<u>425,156</u>	<u>-</u>	<u>96,900</u>	<u>522,056</u>

EXPENDITURE ON

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2024**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
Charitable activities				
Charitable activities	<u>424,163</u>	<u>6,235</u>	<u>96,900</u>	<u>527,298</u>
NET INCOME/(EXPENDITURE)	993	(6,235)	-	(5,242)
 RECONCILIATION OF FUNDS				
Total funds brought forward	132,472	59,917	-	192,389
TOTAL FUNDS CARRIED FORWARD	<u><u>133,465</u></u>	<u><u>53,682</u></u>	<u><u>-</u></u>	<u><u>187,147</u></u>

12. TANGIBLE FIXED ASSETS

	Short leasehold £	Computer equipment £	Totals £
COST			
At 1 April 2023	5,255	56,212	61,467
Additions	-	860	860
At 31 March 2024	<u>5,255</u>	<u>57,072</u>	<u>62,327</u>
DEPRECIATION			
At 1 April 2023	5,255	48,095	53,350
Charge for year	-	5,351	5,351
At 31 March 2024	<u>5,255</u>	<u>53,446</u>	<u>58,701</u>
NET BOOK VALUE			
At 31 March 2024	<u><u>-</u></u>	<u><u>3,626</u></u>	<u><u>3,626</u></u>
At 31 March 2023	<u><u>-</u></u>	<u><u>8,117</u></u>	<u><u>8,117</u></u>

13. WORK IN PROGRESS

	2024 £	2023 £
Work-in-progress	<u><u>14,921</u></u>	<u><u>37,039</u></u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2024**

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade debtors	128,940	29,600
Prepayments and accrued income	-	5,000
Prepayments	5,661	2,424
	<u>134,601</u>	<u>37,024</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	25,832	1,291
Social security and other taxes	-	1
VAT	35,876	14,075
Other creditors	2,331	2,017
Accruals and deferred income	107,688	87,784
Accrued expenses	20,207	5,500
	<u>191,934</u>	<u>110,668</u>

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Within one year	574	1,148
Between one and five years	-	574
	<u>574</u>	<u>1,722</u>

17. PROVISIONS FOR LIABILITIES

	2024	2023
	£	£
Provisions	<u>40,000</u>	<u>40,000</u>

Repairing obligation on leased premises (25 year lease commencing 1999). The charity does not intend to move to new premises at the end of the lease term. The provision for dilapidations takes into consideration the repair work undertaken during the year.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2024**

18. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	133,465	61,377	194,842
Fixed assets	8,117	(4,491)	3,626
Equipment reserve	5,565	-	5,565
Premises fund	15,000	-	15,000
Development fund	25,000	-	25,000
	<u>187,147</u>	<u>56,886</u>	<u>244,033</u>
TOTAL FUNDS	<u>187,147</u>	<u>56,886</u>	<u>244,033</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	406,280	(344,903)	61,377
Fixed assets	-	(4,491)	(4,491)
	<u>406,280</u>	<u>(349,394)</u>	<u>56,886</u>
Restricted funds			
The Greater London Authority Fund	63,118	(63,118)	-
The Legal Education Foundation	37,500	(37,500)	-
GLA Cost of Living Advice	39,282	(39,282)	-
Citizens Advice Cost of Living	15,000	(15,000)	-
	<u>154,900</u>	<u>(154,900)</u>	<u>-</u>
TOTAL FUNDS	<u>561,180</u>	<u>(504,294)</u>	<u>56,886</u>

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	132,472	993	133,465
Fixed assets	14,352	(6,235)	8,117
Equipment reserve	5,565	-	5,565
Premises fund	15,000	-	15,000
Development fund	25,000	-	25,000
	<u>192,389</u>	<u>(5,242)</u>	<u>187,147</u>
TOTAL FUNDS	<u>192,389</u>	<u>(5,242)</u>	<u>187,147</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2024**

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	425,156	(424,163)	993
Fixed assets	-	(6,235)	(6,235)
	<u>425,156</u>	<u>(430,398)</u>	<u>(5,242)</u>
Restricted funds			
The Access to Justice Fund	14,672	(14,672)	-
The Greater London Authority Fund	53,895	(53,895)	-
The Legal Education Foundation	5,000	(5,000)	-
GLA Cost of Living Advice	23,333	(23,333)	-
	<u>96,900</u>	<u>(96,900)</u>	<u>-</u>
TOTAL FUNDS	<u>522,056</u>	<u>(527,298)</u>	<u>(5,242)</u>

DESIGNATED FUNDS

Fixed asset reserve

The reserve is to cover future depreciation.

Equipment reserve

Equipment reserve is to ensure that there is sufficient money to replace equipment when it becomes obsolete or beyond economic repair.

Premises reserve

A reserve to provide for the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary, and for the cost of major repairs and maintenance of the bureau for the next number of years.

Development reserve

This reserve is to allow the bureau to undertake the development of new projects and areas of work and to conduct full feasibility studies on the advisability of such proposals.

RESTRICTED FUNDS

Capitalise/ Debt Free London

This fund is to provide a generalist debt and money advice project.

Family legal Action Group "DV Flag East"

This fund is to provide private sector housing advice, advocacy & mediation.

Citizen's Advice Help to Claim

This fund is to provide legal advice for claiming universal credit.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2024**

18. MOVEMENT IN FUNDS - continued

Access to Justice Fund

The funding is for the cost of living legal support grant.

LBBD ARG Grant

This fund is to support local businesses during Covid 19 restrictions.

LBBD Project Grant

This fund is to support the DV Flag pro bono project.

Citizens Advice Innovation Community

This fund is to enable local businesses to increase their capacity to deliver the demand during Covid 19.

Citizens Advice Cost of Living

This fund is to provide to enable local offices to support or increase direct service delivery capacity, to help our clients through the cost-of-living crisis.

The Legal Education Foundation

This fund is to provide support for the training and qualification of a Justice First Fellow ('Purpose').

The Greater London Authority Fund

This fund is to provide help to families or individuals on low or no incomes to access advice and support.

GLA Cost of Living Advice

This grant is provided by The RCJ and Islington Citizens Advice Bureaux (trading as RCJ Advice) for delivery of crisis prevention and specialist casework for vulnerable Londoners and engaging in the delivery of training for community groups.

19. EMPLOYEE BENEFIT OBLIGATIONS

The charitable company participates in a multi-employer defined benefit pension scheme (London Borough of Barking and Dagenham Pension Fund) administered for the benefit of Barking and Dagenham Local Authority and other bodies and is managed in accordance with the Local Government Pension Scheme Regulations 1997 (as amended). Past and present employees are covered by the provisions of the County Pension Scheme.

The trustees are unable to confirm the charity's share of the underlying assets and liabilities of the Pension Fund and therefore the Fund is accounted for as a defined contribution scheme. The Pension Fund provides that in the event that a single employer has individuals contributing to the scheme then any remaining liability for benefits payable under the fund falls on that employer. Since the main participating employers are statutory bodies, the trustees consider it highly improbable that such a liability will ever fall to the Bureau.

20. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

BARKING AND DAGENHAM CITIZENS ADVICE BUREAU

England & Wales - Charity number 1123253

Accounts

REGISTERED COMPANY NUMBER: 01821310 (England and Wales)
REGISTERED CHARITY NUMBER: 1123253

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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for the year ended 31 March 2023**

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**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2023**

TRUSTEES	Mr B O Anjolaiya Trustee Mrs E S Keller Trustee (Chair) Mrs S M Wiseman Trustee (Hon. Treasurer) Mr D T Smith Trustee (resigned 12.4.22) Mr P Thealla Trustee (Vice Chair) Councillor M Saleem Co-opted Trustee (resigned 6.9.22) Councillor I Robinson Co-opted Trustee Mr M M A Pongo (appointed 3.5.22) Ms G Tatvan (appointed 22.2.23)
COMPANY SECRETARY	Ms P M Salvador-Jones
REGISTERED OFFICE	339 Heathway Dagenham Essex RM9 5AF
REGISTERED COMPANY NUMBER	01821310 (England and Wales)
REGISTERED CHARITY NUMBER	1123253
INDEPENDENT EXAMINER	Berringers LLP Lygon House 50 London Road Bromley Kent BR1 3RA

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Barking & Dagenham Citizens Advice Bureau operating as Citizens Advice Barking & Dagenham 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 Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Barking and Dagenham and neighbouring Boroughs ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are focused on:

- * to provide the advice people need for the problems they face and,
- * to improve the policies and practices that affect people's lives.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities and works to improve the policies and practices that affect people's lives. We value diversity, promote equality and challenge discrimination and we ensure these values inform everything we do.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our performance, achievements and outcomes. In carrying out the review we are ensuring that our activity is in line with our objectives and aims.

Focus of our work

Our main objective for the year has been to maximise service delivery post significant funding & staffing reductions in Quarter 4 21-22 and continue to modernise our service model & operational system to enable service growth and long term resilience.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2023**

OBJECTIVES AND ACTIVITIES

Significant activities

Achievement and performance

To provide the advice people need for the problems they face we have carried out the following activity:

- Website self-help advice and information which links to the national Citizens Advice web resources.
- Adviceline & web chat services through our Universal advice access team Monday to Friday 10.00 to 16.00. This is a dedicated Freephone number for Barking & Dagenham residents.
- Citizens Advice Back-Up Adviceline and web chat service teams support demand for advice both during and outside these hours between Monday to Friday 09.00 to 17.00 through call rerouting. This increases our ability to help more local people.
- Intensive Specialist Advice & Casework Unit Service delivery open Monday to Friday 10.00 to 16.00 by referral from front line agencies working with vulnerable and hard to reach residents.
- Enhanced welfare rights casework service for residents who are disabled or long term ill with DABD contributing to delivery as a sub-contractor.
- Advice in Community Settings funded by the Greater London Authority with strategic outreach delivery hosted in 2 primary schools, 2 food banks and 2 community hubs to enable greater advice access for vulnerable and hard to reach residents.
- Outreach Partnership with Specialist Debt Free London Specialist debt advice delivering in outreach from our main office. This has enabled us to double our debt advice casework services for residents.
- Partnership with Havering LCA the Help To Claim delivery partner for Barking & Dagenham Job Centre Plus as part of the Citizens Advice national Help to Claim Partnership funded by the Department of Work and Pensions.
- Specialist Quality Mark Legal Aid housing casework and representation. Our lawyers specialise in possession, eviction, homelessness & disrepair casework funded by the Legal Aid Agency. The head of team was a Legal Aid Lawyer of the Year 2021 finalist.
- Outreach Partnership with Shelter Specialist Quality Mark non-Legal Aid housing casework and representation delivering in outreach from our offices.
- DV Flag East pro bono domestic abuse family advice. The service receives referrals from residents and front line agencies from Barking and Dagenham and surrounding areas as part of a partnership with local family solicitors who provide pro bono advice and offer legal aid casework and representation. Won LawWorks Best Pro Bono 2021.
- Money Plan Independent Generic Financial pro bono advice in partnership with Andrew Grassick DIP PFS, of Rosemount Ltd, awarded Personal Finance Society Money Planner of the Year 2019.
- Cost of Living Information, Advice and Guidance Front line worker Capacity Building Project funded by LB of Barking & Dagenham enabling us to develop the partnerships we need to reach more residents with the advice & support they need in the current cost of living crisis.
- Cost of Living Pan London Hardship Prevention service to meet the additional cost of living advice needs of residents.

All delivery and activity above continued to meet Government guidelines and pandemic risk levels as they changed throughout 2022-23.

Public benefit

The Board of Trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011. Our activities are all delivered in line with our objectives and aims and are wholly for public benefit.

Volunteers

The charity recruits and trains volunteers to help deliver our activities and we are wholly reliant upon their many forms of voluntary assistance from advice, research and campaigns to office and administration.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2023**

ACHIEVEMENT AND PERFORMANCE

Contributions of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in their many forms of voluntary assistance and without which the service could not operate. Throughout 2022-23 the service employed 10 paid workers 9.8 FTE in total reducing from 14.2 FTE (21-22) and; 16 FTE (20-21).

In addition 2.5 FTE Volunteers worked together with paid staff to ensure delivery of our core and specialist activity. The challenges of recruiting, training and retaining volunteers post Covid-19 affects many charities in our sector and saw 83% of our own volunteer cohort reduce. In 22-23 we decided to reduce our volunteer workforce as part of our re-stabilisation focus.

Who used and benefited from our services?

During the reporting year we advised 5847 clients across all our generalist and specialist advice and casework projects of which 72% were advised by phone (Advice line 31%, other telephone delivery 39%), 10% by email and 20% helped in person or by webchat. This is a reduction in delivery compared to previous years (2021-22 8213 clients; 2020-21 6680 clients); and reflects the downturn in the Charity's income and workforce into 2022-23.

Our main client profile in 2022-23 continues to reflect a return to pre-Covid trends but with a further rise in disabled and long term ill advice seekers who rose to 55% in 22-23 from 46% in 21-22. This is higher than at any time during welfare reform and reflects a national trend.

Our equalities data is showing that beneath the main trends we are reaching the most vulnerable and hard to reach. This is particularly so when we look at client access into our advice in community settings venues which shows the importance of that project in terms of access. Overall, our top 3 enquiry areas continue to be welfare benefits and tax credits, debt and money and housing. However ensuing access to charitable support including food is 3rd highest in terms of the help people need for the problems they face. This trend reflects a rise in advice demand across all key advice indicators of the Cost of Living crisis and our new Pan London Prevention Hardship service is vital to be able to meet the additional advice needs of residents that come when they cannot afford basic household essentials.

Across our welfare benefits and tax credits advice and casework, we generated a total of £1,608,361 in additional income for our clients with an additional £1,298,028 through our partnership delivery with DABD (UK). This equates to an average income gain of £7,180 for every resident we helped.

Housing SQM services responded well in 22-23 to the forecast upturn in homelessness and eviction court cases with the moratoriums in place due to and since Covid-19 lifting this year, 362 residents received advice and representation services and 1 in 3 successfully retaining their homes or successfully re-housed.

Both Cost of Living projects started mid-way through 2022-23. The Pan London Hardship Prevention service is enabling us to meet the additional needs of residents in terms of advice that maximises their income including through the provision of charitable support and food access. The new Information, Advice and Guidance Development project funded by LB of Barking & Dagenham reports directly up to BD Cost of Living alliance. From October 2022 we worked alongside BD Money to overhaul information content to ensure relevant Cost of Living advice and information was easily accessible by front line workers and residents. In the period to 31 March 2023, we trained 110 front line workers across 3 Cost of Living essentials topics Income Max, Money Max & Make Every Contact Count. 89% of attendees found the training very informative, 83% reported that they would definitely use the knowledge gained in their work and 100% would recommend it to others

Factors Affecting the Achievement of Objectives

We entered 2022-23 in a worsening environment for residents and communities as they come out of the Pandemic straight into an unprecedented Cost of Living crisis. Barking and Dagenham is the poorest Borough in London. Our residents are amongst those most hardest hit in the country. This means that demand for our advice services has been equally unprecedented and the need to maximise resources to meet demand has been our focus.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2023**

Given the significant reductions in funding and workforce as the charity entered 2022-23, we are proud of our delivery and development achievements. The developments gains made to modernise our service and operating system in 2022-23 enable us to build more strongly into 2023-24 and place us in a position to focus on re-growth through our renewal.

FINANCIAL REVIEW

Financial position

The charity had net outgoing resources on unrestricted funds resulting in a deficit of £5,242 (2022 - £1,373 surplus). Together with the accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £187,147 (2022 - £192,389).

Principal funding sources

The total income for the year of £522,056 represents a net decrease of £190,916 compared to 2021/22. The trustees extend their sincere gratitude to Barking and Dagenham Council, who continue to support the key (core) operating capacity of the charity.

Investment policy

As required in its Memorandum, paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

Reserves policy

Barking and Dagenham Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The trustees consider that it would be prudent to set aside an amount equivalent to three months' operating expenditure. The value of this will be calculated using an average of 3 months running costs based on the current annual budget. This is reviewed on a quarterly basis. At the end of 2022/23 the actual level of reserves (i.e. unrestricted funds less designated and fixed assets) totalled £133,465 (2021/22: £132,472).

Going concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

FUTURE PLANS

Our focus on data driven delivery insight in 22-23 is increasing our ability to adapt and respond to advice needs of residents when new Costs of Living trends and shocks occur. It strengthens our ability to demonstrate our Return on Investment, the outcomes and impact we achieve for residents. This means that the Charity is repositioning well to robustly secure for charitable funding in a much more competitive post Pandemic funder environment.

Our partnership development work in 22-23 has been of particular importance. The renewal of collaborative partnerships for both GLA Advice in Community Settings face to face outreach and our LBBD Cost of Living IAG role able us to create clear access routes for the most hard to reach residents. This is vital given the unprecedented level of unmet demand on Adviceline our main access channel and enables us to prioritise our specialist casework resources to those most in need. The data also shows that we are also reaching people who have never accessed advice services before. We must continue to develop pathways into our service to enable us to reach the most vulnerable and hardest to reach residents across the Borough as they are the hardest hit by the rising cost of living.

Our finance and funding strategy will be adjusted to ensure the charity can recover well from recent fiscal losses and mitigate the risks we see in a even more challenging funding environment than ever.

We must focus on increasing delivery to meet current demand of residents as too many are falling out of basic entitlements and help. Our collaborative work with partners must focus on working more closely so we can use all our knowledge and skills to get residents the right help and support when they need it so no one is left behind.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The charity's Articles of Association are the model Articles of Association recommended by its membership body Citizens Advice.

Recruitment and appointment of new trustees

Trustees, who are also the Directors of the Company, are elected from the local community and in line with skills needed for effective and successful governance.

The trustees who have served during the year can be seen on page 1. None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Organisational structure

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 1. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

Citizens Advice appoints a representative who attends the Board as a non-voting member.

The board is supported by a network of sub committees, covering Finance and Human Resources, Officer Group and Services and Operations.

The organisation is co-ordinated from its registered office at 339 Heathway, Dagenham, Essex RM9 5AF.

Induction and training of new trustees

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Key management remuneration

Compensation by way of remuneration, national insurance and pension for key management was £59,330 (2022 - £59,070).

Wider network

Barking and Dagenham Citizens Advice Bureau is a member of a wider network known as Citizens Advice, the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards across advice and, casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees having had consideration to and mindful of the risk factors for the charity identify the following:

- A. If our delivery model & system is not fit for this purpose it risks workforce reactivity, inefficiency and fatigue. A modernised service model & operating system enables us to manage supply and demand, growth and change sustainably.
- B. Across the Citizens Advice movement there is an unprecedented rise in demand for advice. Adviceline data reveals 65.3% of unmet demand with callers disengaging before our assessors can get to their call. If Residents and communities are facing even more unprecedented challenges than ever we risk our reputation if we cannot respond robustly and well within our resources.
- C. Skills shortages and high volunteer turnover is now a clear trend affecting the advice sector. If we cannot solve this we risk being unable to recruit and retain the worker capacity or develop our service robustly to meet resident advice demand.
- D. The significant reduction in funding and workforce means that we must grow services from a much lower baseline than previous years. If we do not modernise and overhaul our operating system we risk delivering less at a point when demand for advice is at unprecedented levels and we also risk our existing workforce working at unreasonable and unsustainable delivery levels.

Trustees plans and strategies for managing these risks

Our Key Strategic Goals have been reviewed and remain fit for purpose.

Goal 1. Maintain an advice service that is relevant and effective in addressing the range of needs of our clients and community.

Goal 2. Continuously monitor our service delivery and operating model to ensure it provides an efficient and effective customer journey.

Goal 3. Maintain and develop a balance of resources to support the organisation to operate efficiently and effectively.

Goal 4. Be an effective voice in influencing change for the benefit of our community.

We have carried out a wholesale review of our planning to inform our activity into 2023-24 to ensure we move incrementally to reach these 4 goals. In doing so the Board are confident that we are building on the learning and progress made in 2022-23.

The continued work to modernise our service delivery model & operating system enables us to ensure the charity's available resources are maximised to mission whilst also ensuring our workforce is well supported. We can meet both universal demands, focus better on reaching residents who need advice the most and more strongly influence the policies and practices that effect residents and communities in Barking and Dagenham.

Our focus on working in partnership through capacity building skills and knowledge and ensuring residents have the right advice and support at the right time is crucial to this work. In a cost of living crisis it is even more vital that we focus on ensuring that no one is left behind.

By working to these Goals successfully over the coming 2 years we are confident that we can consolidate on current change priorities, create a proactive development and planning focus that directly focuses on meeting our twin aims well. By building on the learning and gains made in 2022-23 we expect to have cemented in place the solid modern foundations we need for longer term sustainability. In 2025-26, our 3-year strategic goals will be met, the residents and communities we serve will truly be at the heart of our planning, our charity will be able to focus relentlessly and well on continuous improvement routines that ensure we have the internal resilience we need to sustain this focus.

By doing this, we will also have positioned the charity effectively to be able to respond robustly to what is likely to be extreme complexity in an unclear chaotic and 'wicked' environment. In the longer term the nature of advice demand will both grow and change in the longer term and a radically different service delivery model will then be needed.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Factors that are likely to affect the financial performance or position in 2023/24 and further years:

- * Increasing service pressures caused by e.g. Inflation, cost of living crisis, rising eviction rates.
- * Inability to be successful in landing real service model change and modernisation to enable us to create a strong foundation for short, mid-to- longer term service growth.
- * Inability to respond to income shocks and/or focus sufficient resources on fundraising development which are an opportunity for the charity meet demand and keep delivery stable whilst moving to keep on track.
- * Uncertainties in the political environment locally due to the economic downturn upon the council and public service commissioning.

Approved by order of the board of trustees on 13 December 2023 and signed on its behalf by:



Mrs S M Wiseman - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

Independent examiner's report to the trustees of Barking & Dagenham Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the 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').

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 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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, 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:

1. accounting records were not kept in respect of the Company 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)).

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.



Ricky Hutson BSc FCCA ACA
The Institute of Chartered Accountants in England and Wales

Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

13 December 2023

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2023**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM						
Charitable activities						
Charitable activities	4	424,707	-	96,900	521,607	707,406
Other trading activities	2	-	-	-	-	5,547
Investment income	3	449	-	-	449	19
Total		<u>425,156</u>	<u>-</u>	<u>96,900</u>	<u>522,056</u>	<u>712,972</u>
 EXPENDITURE ON						
Charitable activities						
Charitable activities	5	424,163	6,235	96,900	527,298	711,599
NET INCOME/(EXPENDITURE)		993	(6,235)	-	(5,242)	1,373
 RECONCILIATION OF FUNDS						
Total funds brought forward		132,472	59,917	-	192,389	191,016
TOTAL FUNDS CARRIED FORWARD		<u>133,465</u>	<u>53,682</u>	<u>-</u>	<u>187,147</u>	<u>192,389</u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**BALANCE SHEET
31 March 2023**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS						
Tangible assets	12	-	8,117	-	8,117	14,352
CURRENT ASSETS						
Work in progress	13	37,039	-	-	37,039	84,963
Debtors	14	37,024	-	-	37,024	13,069
Cash at bank and in hand		210,069	45,565	-	255,634	201,125
		<u>284,132</u>	<u>45,565</u>	-	<u>329,697</u>	<u>299,157</u>
CREDITORS						
Amounts falling due within one year	15	(110,667)	-	-	(110,667)	(81,120)
NET CURRENT ASSETS		<u>173,465</u>	<u>45,565</u>	-	<u>219,030</u>	<u>218,037</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>173,465</u>	<u>53,682</u>	-	<u>227,147</u>	<u>232,389</u>
PROVISIONS FOR LIABILITIES	17	(40,000)	-	-	(40,000)	(40,000)
NET ASSETS		<u>133,465</u>	<u>53,682</u>	-	<u>187,147</u>	<u>192,389</u>
FUNDS	18					
Unrestricted funds					<u>187,147</u>	<u>192,389</u>
TOTAL FUNDS					<u>187,147</u>	<u>192,389</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**BALANCE SHEET - continued
31 March 2023**

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

The financial statements were approved by the Board of Trustees and authorised for issue on 13 December 2023 and were signed on its behalf by:



Mrs S M Wiseman - Trustee

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**CASH FLOW STATEMENT
for the year ended 31 March 2023**

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	<u>54,060</u>	<u>(90,050)</u>
Net cash provided by/(used in) operating activities		<u>54,060</u>	<u>(90,050)</u>
Cash flows from investing activities			
Interest received		<u>449</u>	<u>19</u>
Net cash provided by investing activities		<u>449</u>	<u>19</u>
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period		<u>201,125</u>	<u>291,156</u>
Cash and cash equivalents at the end of the reporting period		<u><u>255,634</u></u>	<u><u>201,125</u></u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE CASH FLOW STATEMENT
for the year ended 31 March 2023**

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023	2022
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of financial activities)	(5,242)	1,373
Adjustments for:		
Depreciation charges	6,234	7,515
Interest received	(449)	(19)
Decrease/(increase) in work in progress	47,925	(41,294)
Increase in debtors	(23,955)	(8,510)
Increase/(decrease) in creditors	29,547	(49,115)
Net cash provided by/(used in) operations	<u>54,060</u>	<u>(90,050)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net cash			
Cash at bank and in hand	201,125	54,509	255,634
	<u>201,125</u>	<u>54,509</u>	<u>255,634</u>
Total	<u>201,125</u>	<u>54,509</u>	<u>255,634</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2023**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- 12% on cost
Computer equipment	- 20% on cost

All assets costing more than £1,000 are capitalised.

Work in progress

Work in progress is recognised at the point when the outcome of the rendering of services can be estimated reliably. Work in progress comprises of revenue associated with services provided by reference to the stage of completion at the end of the reporting period.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2023**

1. ACCOUNTING POLICIES - continued

Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprises unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company participates in a multi-employer defined benefit pension scheme. Contribution payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate. This scheme is closed to new employees.

The charitable company also operates a defined contribution pension scheme. Contributions payable to charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Volunteers and donated services and facilities

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the Trustee Boards annual report.

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid in advance.

Cash at bank and in hand

Cash at bank and 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.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2023**

2. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Other income	-	5,547
	<u> </u>	<u> </u>

3. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	449	19
	<u> </u>	<u> </u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2023	2022
		£	£
Grants	Charitable activities	106,900	316,606
Advice	Charitable activities	414,707	390,800
		<u> </u>	<u> </u>
		<u>521,607</u>	<u>707,406</u>

Grants received, included in the above, are as follows:

	2023	2022
	£	£
Capitalise Project/Debt Free London	-	27,399
London Legal Support Trust	10,000	10,000
Citizen's Advice Help to Claim Trust for London	-	161,691
The Access to Justice Fund	14,672	4,950
Citizens Advice Innovation Community	-	50,000
The Greater London Authority Fund	-	10,417
LBBB Project Grant	53,895	13,028
Kickstart fund	-	20,000
The Legal Education Foundation	-	19,121
GLA Cost of Living Advice	5,000	-
	<u>23,333</u>	<u> </u>
	<u>106,900</u>	<u>316,606</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	<u>370,498</u>	<u>156,800</u>	<u>527,298</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2023**

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2023	2022
	£	£
Staff costs	281,879	458,398
Contract partners	55,768	55,768
Volunteer, travel, subsistence & other staff costs	26,358	10,734
Disbursements	6,493	22,557
	<u>370,498</u>	<u>547,457</u>

7. SUPPORT COSTS

	Human resources £	Other £	Governance costs £	Totals £
Charitable activities	<u>59,330</u>	<u>89,116</u>	<u>8,354</u>	<u>156,800</u>

Support costs, included in the above, are as follows:

	2023 Charitable activities £	2022 Total activities £
Wages	49,500	49,500
Social security	5,870	5,610
Pensions	3,960	3,960
Rent and rates	12,359	13,018
Insurance	2,394	1,813
Light and heat	2,710	2,022
Telephone	9,175	12,570
Postage and stationery	3,263	6,051
Membership and subscriptions	18,623	20,950
Training	926	2,054
Computer costs	7,426	4,442
Consultancy	22,344	16,131
Storage	3,175	3,302
Maintenance and cleaning	487	2,303
Sundries	-	88
Depreciation of tangible fixed assets	6,234	7,515
Independent examiner	5,500	5,250
Legal and professional	2,854	7,563
	<u>156,800</u>	<u>164,142</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2023**

8. NET INCOME/(EXPENDITURE)

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

	2023	2022
	£	£
Independent examiner	5,500	5,250
Depreciation - owned assets	6,235	7,515
	<u> </u>	<u> </u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

10. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	305,546	454,196
Social security costs	24,914	31,178
Other pension costs	10,749	32,094
	<u> </u>	<u> </u>
	<u>341,209</u>	<u>517,468</u>

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

	2023	2022
Service delivery	13	18
Support	1	1
	<u> </u>	<u> </u>
	<u>14</u>	<u>19</u>

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Charitable activities				
Charitable activities	400,800	-	306,606	707,406
Other trading activities	5,547	-	-	5,547
Investment income	19	-	-	19
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total	<u>406,366</u>	<u>-</u>	<u>306,606</u>	<u>712,972</u>
EXPENDITURE ON				
Charitable activities				
Charitable activities	398,844	6,149	306,606	711,599

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2023**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
NET INCOME/(EXPENDITURE)	7,522	(6,149)	-	1,373
RECONCILIATION OF FUNDS				
Total funds brought forward	124,950	66,066	-	191,016
TOTAL FUNDS CARRIED FORWARD	<u>132,472</u>	<u>59,917</u>	<u>-</u>	<u>192,389</u>
12. TANGIBLE FIXED ASSETS		Short leasehold £	Computer equipment £	Totals £
COST				
At 1 April 2022 and 31 March 2023		<u>5,255</u>	<u>56,212</u>	<u>61,467</u>
DEPRECIATION				
At 1 April 2022		5,255	41,860	47,115
Charge for year		-	6,235	6,235
At 31 March 2023		<u>5,255</u>	<u>48,095</u>	<u>53,350</u>
NET BOOK VALUE				
At 31 March 2023		<u>-</u>	<u>8,117</u>	<u>8,117</u>
At 31 March 2022		<u>-</u>	<u>14,352</u>	<u>14,352</u>
13. WORK IN PROGRESS			2023 £	2022 £
Work-in-progress			<u>37,039</u>	<u>84,963</u>
14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			2023 £	2022 £
Trade debtors			29,600	3,900
VAT			-	3,578
Prepayments and accrued income			5,000	4,229
Prepayments			<u>2,424</u>	<u>1,362</u>
			<u>37,024</u>	<u>13,069</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2023**

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	1,291	7,597
Social security and other taxes	-	9,277
VAT	14,075	-
Other creditors	2,017	4,049
Net wages	-	1,063
Accruals and deferred income	87,784	53,895
Accrued expenses	5,500	5,239
	110,667	81,120

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022
	£	£
Within one year	1,148	1,148
Between one and five years	574	1,435
	1,722	2,583

17. PROVISIONS FOR LIABILITIES

	2023	2022
	£	£
Provisions	40,000	40,000
	40,000	40,000

Repairing obligation on leased premises (25 year lease commencing 1999). The charity does not intend to move to new premises at the end of the lease term. The provision for dilapidations takes into consideration the repair work undertaken during the year.

18. MOVEMENT IN FUNDS

	At 1.4.22	Net movement in funds	At 31.3.23
	£	£	£
Unrestricted funds			
General fund	132,472	993	133,465
Fixed assets	14,352	(6,235)	8,117
Equipment reserve	5,565	-	5,565
Premises fund	15,000	-	15,000
Development fund	25,000	-	25,000
	192,389	(5,242)	187,147
TOTAL FUNDS	192,389	(5,242)	187,147

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2023**

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	425,156	(424,163)	993
Fixed assets	-	(6,235)	(6,235)
	<u>425,156</u>	<u>(430,398)</u>	<u>(5,242)</u>
Restricted funds			
The Access to Justice Fund	14,672	(14,672)	-
The Greater London Authority Fund	53,895	(53,895)	-
The Legal Education Foundation	5,000	(5,000)	-
GLA Cost of Living Advice	23,333	(23,333)	-
	<u>96,900</u>	<u>(96,900)</u>	<u>-</u>
TOTAL FUNDS	<u><u>522,056</u></u>	<u><u>(527,298)</u></u>	<u><u>(5,242)</u></u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	124,950	7,522	132,472
Fixed assets	20,501	(6,149)	14,352
Equipment reserve	5,565	-	5,565
Premises fund	15,000	-	15,000
Development fund	25,000	-	25,000
	<u>191,016</u>	<u>1,373</u>	<u>192,389</u>
TOTAL FUNDS	<u><u>191,016</u></u>	<u><u>1,373</u></u>	<u><u>192,389</u></u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2023**

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	406,366	(398,844)	7,522
Fixed assets	-	(6,149)	(6,149)
	<u>406,366</u>	<u>(404,993)</u>	<u>1,373</u>
Restricted funds			
Capitalise Project / Debt Free London	27,399	(27,399)	-
Citizen's Advice Help to Claim	161,691	(161,691)	-
Trust for London	4,950	(4,950)	-
The Access to Justice Fund	50,000	(50,000)	-
Citizens Advice Innovation Community	10,417	(10,417)	-
The Greater London Authority Fund	13,028	(13,028)	-
LBBB Project Grant	20,000	(20,000)	-
Kickstart fund	19,121	(19,121)	-
	<u>306,606</u>	<u>(306,606)</u>	<u>-</u>
TOTAL FUNDS	<u><u>712,972</u></u>	<u><u>(711,599)</u></u>	<u><u>1,373</u></u>

DESIGNATED FUNDS

Fixed asset reserve

The reserve is to cover future depreciation.

Equipment reserve

Equipment reserve is to ensure that there is sufficient money to replace equipment when it becomes obsolete or beyond economic repair.

Premises reserve

A reserve to provide for the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary, and for the cost of major repairs and maintenance of the bureau for the next number of years.

Development reserve

This reserve is to allow the bureau to undertake the development of new projects and areas of work and to conduct full feasibility studies on the advisability of such proposals.

RESTRICTED FUNDS

Capitalise/ Debt Free London

This fund is to provide a generalist debt and money advice project.

Family legal Action Group "DV Flag East"

This fund is to provide private sector housing advice, advocacy & mediation.

Citizen's Advice Help to Claim

This fund is to provide legal advice for claiming universal credit.

Trust for London

This fund is in response to the Covid 19 emergency towards the salary of an employment advice worker and associated running costs.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2023**

18. MOVEMENT IN FUNDS - continued

Access to Justice Fund

The funding is for the cost of living legal support grant.

LBBB ARG Grant

This fund is to support local businesses during Covid 19 restrictions.

LBBB Project Grant

This fund is to support the DV Flag pro bono project.

Citizens Advice Innovation Community

This fund is to enable local businesses to increase their capacity to deliver the demand during Covid 19.

Citizens Advice Covid Fund

This fund is to provide various remote working equipments during Covid 19.

The Legal Education Foundation

This fund is to provide support for the training and qualification of a Justice First Fellow ('Purpose').

The Greater London Authority Fund

This fund is to provide help to families or individuals on low or no incomes to access advice and support.

GLA Cost of Living Advice

This grant is provided by The RCJ and Islington Citizens Advice Bureaux (trading as RCJ Advice) for delivery of crisis prevention and specialist casework for vulnerable Londoners and engaging in the delivery of training for community groups.

Kickstart

This fund has been provided by Citizens Advice Richmond and London Borough of Barking and Dagenham to support in creating jobs for young people at risk of long-term unemployment.

19. EMPLOYEE BENEFIT OBLIGATIONS

The charitable company participates in a multi-employer defined benefit pension scheme (London Borough of Barking and Dagenham Pension Fund) administered for the benefit of Barking and Dagenham Local Authority and other bodies and is managed in accordance with the Local Government Pension Scheme Regulations 1997 (as amended). Past and present employees are covered by the provisions of the County Pension Scheme.

The trustees are unable to confirm the charity's share of the underlying assets and liabilities of the Pension Fund and therefore the Fund is accounted for as a defined contribution scheme. The Pension Fund provides that in the event that a single employer has individuals contributing to the scheme then any remaining liability for benefits payable under the fund falls on that employer. Since the main participating employers are statutory bodies, the trustees consider it highly improbable that such a liability will ever fall to the Bureau.

20. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2023**

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Other trading activities		
Other income	-	5,547
Investment income		
Deposit account interest	449	19
Charitable activities		
Grants	106,900	316,606
Advice	414,707	390,800
	521,607	707,406
Total incoming resources	522,056	712,972
 EXPENDITURE		
Charitable activities		
Wages	256,046	404,696
Social security	19,044	25,568
Pensions	6,789	28,134
Contract partners	55,768	55,768
Volunteer, travel, subsistence & other staff costs	26,358	10,734
Disbursements	6,493	22,557
	370,498	547,457
 Support costs		
Human resources		
Wages	49,500	49,500
Social security	5,870	5,610
Pensions	3,960	3,960
	59,330	59,070
 Other		
Rent and rates	12,359	13,018
Insurance	2,394	1,813
Light and heat	2,710	2,022
Telephone	9,175	12,570
Postage and stationery	3,263	6,051
Membership and subscriptions	18,623	20,950
Training	926	2,054
Computer costs	7,426	4,442
Consultancy	22,344	16,131
Carried forward	79,220	79,051

This page does not form part of the statutory financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2023**

	2023	2022
	£	£
Other		
Brought forward	79,220	79,051
Storage	3,175	3,302
Maintenance and cleaning	487	2,303
Sundries	-	88
Computer equipment	6,234	7,515
	<u>89,116</u>	<u>92,259</u>
 Governance costs		
Independent examiner	5,500	5,250
Legal and professional	2,854	7,563
	<u>8,354</u>	<u>12,813</u>
 Total resources expended	<u>527,298</u>	<u>711,599</u>
 Net (expenditure)/income	<u>(5,242)</u>	<u>1,373</u>

This page does not form part of the statutory financial statements

BARKING AND DAGENHAM CITIZENS ADVICE BUREAU

England & Wales - Charity number 1123253

Accounts

REGISTERED COMPANY NUMBER: 01821310 (England and Wales)
REGISTERED CHARITY NUMBER: 1123253

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

**Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA**

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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for the year ended 31 March 2022**

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**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2022**

TRUSTEES	Mr B O Anjolaia Trustee Mrs E S Keller Trustee (Vice Chair) Mrs S M Wiseman Trustee (Chair) Mr D T Smith Trustee (Hon. Treasurer) (resigned 12.4.22) Mr P Thealla Trustee Mr K Ahmed Trustee (resigned 31.8.21) Councillor M Saleem Co-opted Trustee (resigned 6.9.22) Councillor I Robinson Co-opted Trustee Mr M M A Pongo (appointed 3.5.22)
COMPANY SECRETARY	Ms P M Salvador-Jones
REGISTERED OFFICE	339 Heathway Dagenham Essex RM9 5AF
REGISTERED COMPANY NUMBER	01821310 (England and Wales)
REGISTERED CHARITY NUMBER	1123253
INDEPENDENT EXAMINER	Berringers LLP Lygon House 50 London Road Bromley Kent BR1 3RA

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2022**

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

Barking & Dagenham Citizens Advice Bureau operating as Citizens Advice Barking & Dagenham 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 Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Barking and Dagenham and neighbouring Boroughs ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are focused on:

- * to provide the advice people need for the problems they face and,
- * to improve the policies and practices that affect people's lives.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities and works to improve the policies and practices that affect people's lives. We value diversity, promote equality and challenge discrimination and we ensure these values inform everything we do.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our performance, achievements and outcomes. In carrying out the review we are ensuring that our activity is in line with our objectives and aims.

Focus of our work

Our main objective for the year has been to continue service delivery in the face of growing demand and in Quarter 3 to 4 to address key funding reduction challenges into 31 March 22.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2022**

OBJECTIVES AND ACTIVITIES

Significant activities

Achievement and performance

To provide the advice people need for the problems they face we have carried out the following activity:

- Website self-help advice and information which links to the national Citizens Advice web resources.
- Adviceline & web chat services through our Universal advice access team Monday to Friday 9.30 to 16.30. This is a dedicated Freephone number for Barking & Dagenham residents.
- National Adviceline and web chat service back up teams support demand for advice both during and outside these hours between Monday to Friday 09.00 to 17.00 through call rerouting. This increases our ability to help more local people.
- Specialist Advice & Casework services through our Intensive Support Unit open Monday to Friday 9.30 to 16.30 by referral from front line agencies, our Universal advice access unit and other CABD advice teams.
- Enhanced welfare rights casework service for residents who are disabled or long term ill.
- Specialist Debt Free London Specialist debt advice funded by the Money and Pensions. In November 2021 we switched our 10 year role as the delivery partner for Barking & Dagenham. Toynbee Hall who lead the Pan London DFL partnership now direct delivery in outreach from our offices. This has enabled us to double this debt advice casework resource.
- Help to Claim universal credit advice as the HTC delivery partner for Barking & Dagenham Job Centre Plus as part of the Citizens Advice national Help to Claim Partnership led funded by the Department of Work and Pensions.
- Specialist Quality Mark Legal Aid housing casework and representation. Our lawyers specialise in possession, eviction, homelessness & disrepair casework funded by the Legal Aid Agency. The head of team was a Legal Aid Lawyer of the Year 2020-21 finalist.
- Specialist Quality Mark non-Legal Aid housing casework and representation. Shelter lawyers deliver this service in partnership outreach from our offices.
- Legal Aid Specialist Quality Mark family advice and representation to November 2021. Our lawyers specialise in domestic abuse casework and representation funded by the Legal Aid Agency. The head lawyer won associate lawyer of the year at the Family Law Awards 2021.
- DV Flag East pro bono domestic abuse family advice. The team receives referrals from residents and front line agencies from Barking and Dagenham and surrounding areas as part of a partnership with local family solicitors who provide pro bono advice and offer legal aid casework and representation. This project is funded by LB of Barking and Dagenham's legal team and is overseen by a multi-agency steering group.
- Money Plan Independent Generic Financial pro bono advice in partnership with Andrew Grassick DIP PFS, of Rosemount Ltd, awarded Personal Finance Society Money Planner of the Year 2019.

All delivery and activity above continued to meet Government guidelines and pandemic risk levels as they changed throughout 2021-22.

Public benefit

The Board of Trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011. Our activities are all delivered in line with our objectives and aims and are wholly for public benefit.

Volunteers

The charity recruits and trains volunteers to help deliver our activities and we are wholly reliant upon their many forms of voluntary assistance from advice, research and campaigns to office and administration.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2022**

STRATEGIC REPORT

Achievement and performance

Contributions of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in their many forms of voluntary assistance and without which the service could not operate. Throughout 2021-22 the service employed 15 paid workers in total 14.2 FTE (2020/21 29 workers at 16.FTE; 2019/20 24 workers at 22.6 FTE; 2018/19 26 paid workers at 17.9 FTE).

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice service. Our volunteers would normally be working together with paid staff to ensure delivery of our core and specialist activity. In 2020-21 83% of our volunteers left because of Covid-19 related barriers and did not return. In 2021-22 we recruited and trained new volunteers and in total volunteers have contributed 29.6 hours per week equivalent to 0.82 FTE worker resource (2020-21 1.6 FTE; 2019-20: 6.73 FTE; 2018/19: 7.94 FTE workers). Volunteers bring many skills to the service and very often the experience gained at the helps individuals return to full employment. The challenges for us is that although we are recruiting it will take time to train new volunteers and there is lower retention rates than pre-Covid. It is always hard to replace the skill or capacity of experienced volunteers who have left. The challenges of recruiting, training and retaining volunteers post Covid-19 affects many charities in our sector.

Who used and benefited from our services?

During the reporting year we we advised 8213 clients across all our generalist and specialist advice and casework projects of which 72% were advised by phone (Advice line 30%, other tel 42%), 19% by email and the remainder helped in person or by wechat. In 2020-21 this was 6680; 2019-20:7014; 2018-19 5638 clients advised across all our generalist and specialist advice and casework projects. We support people on any issue that they may face. In 2021-22 our top 3 most common enquiry areas are welfare benefits and tax credits, debt and money and housing. Welfare benefits: was 51% of all issues and 25% of all our clients seek this help. Debt: 50% of all clients presented with debt issues in 21-22 which is double the number in 2019-20 when 23.8% of clients presented with debt. Council tax arrears are at the top in 21-22 as they were in 2019-20. Housing: from the Key stats we can see that 18% of our clients presented with Housing issues which represent 11% of all issues in 21-22. This is higher than 2020-21 at 13% of all clients and 10% of housing issues but more nearer the 2019-20 at 16% of all clients and 10% of all issues.

Our traditional client profile in 2021-22 has moved back to reflect pre-Covid trends. our data shows a significant increase in disabled and long term ill residents. At 46% in 21-22, this is a rising trend since 2019-20 and at almost 50% of all clients we assist this trend is higher than the sharp peak of welfare reform in 2015-16. However underneath that data is a changing trend where we have seen a rise in client's with mental ill health. The general view is that this is a direct effect of Covid-19 pandemic.

Across our welfare benefits and tax credits advice and casework, we generated a total of £4,984,481 in additional income for our clients of which £1,906,802 was through our core services, £1,951,662 was throughout DWP funded Help to Claim service and £1,126, 017 was through our partnership delivery with DABD (UK). In 2020-21 this was £2,202,383 (2019-20: £2,931,055; 2018/19: 2,690,992).

Factors Affecting the Achievement of Objectives

Our plan to set up our new modernised service delivery model and associated structure and system change has been hampered further in 2021-22. It is an imperative that we get the key foundations resolved in 2022-23.

In Quarter 3 and into early Quarter 4 we experienced a number of funding challenges which resulted in the Trustee Board worked together to ensure the risk to services and development activity moving forward was managed successfully. The projects that ended in 2021-22 included family legal aid and Debt Free London in Quarter 3 and Help to Claim in Quarter 4. This means that we entered 2022-23 with significant funding and work force reductions.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2022**

STRATEGIC REPORT

Financial review

Financial position

The charity had net incoming resources on unrestricted funds resulting in a surplus of £1,373 (2021 - £14,230). Together with the accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £192,389 (2021 - £191,016).

Principal funding sources

The total income for the year of £712,972 represents a net decrease of £20,860 compared to 2020/21. The trustees extend their sincere gratitude to Barking and Dagenham Council, who continue to support the key (core) operating capacity of the charity.

Investment policy

As required in its Memorandum, paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

Reserves policy

Barking and Dagenham Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The trustees consider that it would be prudent to set aside an amount equivalent to three months' operating expenditure. The value of this will be calculated using an average of 3 months running costs based on the current annual budget. This is reviewed on a quarterly basis. At the end of 2021/22 the actual level of reserves (i.e. unrestricted funds less designated and fixed assets) totalled £132,472 (2020/21: £124,950).

Going concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Future plans

We enter 2022-23 in an environment where the residents and communities we serve are facing even more unprecedented challenges than ever. The Cost of Living crisis is now clearly upon us yet its head winds will not start to fully hit until Autumn and could worsen over the next period. Yet, both before and after Covid-19, Barking and Dagenham was and remains the poorest Borough in London. Our residents will be amongst those most hardest hit in the country.

Due to the downturn in our financial position and workforce size, we need to incrementally build over the coming term. We have a finance and funding strategy that enables us to stabilise and then grow in Year 2 and 3. Nevertheless, we will also not hesitate to apply for any additional funding to enable us to increase our ability to meet the advice demand of as many residents as possible in the Cost of living crisis now upon us this year.

We must be able to deliver a cost effective Return on Investment that demonstrates clearly the outcomes we achieve and the positive impact of our work for residents. We can then compete strongly for charitable funding in a sharper even more competitive post Pandemic environment. Alongside this with must development and grow our partnerships so we know more clearly the areas that we should target our fundraising resources on.

By working in this way, we can be confident that we are doing everything we can to deliver the twin aims of our overall mission and we will enable the charity to build longer-term sustainability far beyond this 3-year plan.

We have a good record of adaption and the changes we make in 22-23 will help us to consolidate on our adaptive capabilities. Given the huge challenges for residents over the next period. Our Plan includes a relentless, focus on cyclical data collection and data insight and in the foreseeable term we will need to be continually responsive to advice needs of residents when new Costs of Living shocks occur.

Our activity in 22-23 will enable us to focus our available resources including those of our partners to ensure 'No One is Left Behind'. The activities towards our goals will change over the period but this wider LBBID wide goal neatly explains the overall aim of our strategy plan also.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The charity's Articles of Association are the model Articles of Association recommended by its membership body Citizens Advice.

Recruitment and appointment of new trustees

Trustees, who are also the Directors of the Company, are elected from the local community and in line with skills needed for effective and successful governance.

The trustees who have served during the year can be seen on page 1. None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Organisational structure

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 1. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

Citizens Advice appoints a representative who attends the Board as a non-voting member.

The board is supported by a network of sub committees, covering Finance and Human Resources, Officer Group and Services and Operations.

The organisation is co-ordinated from its registered office at 339 Heathway, Dagenham, Essex RM9 5AF.

Induction and training of new trustees

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Key management remuneration

Compensation by way of remuneration, national insurance and pension for key management was £59,070 (2021 - £55,316.)

Wider network

Barking and Dagenham Citizens Advice Bureau is a member of a wider network known as Citizens Advice, the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards across advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees having had consideration to and mindful of the risk factors for the charity identify the following:

- A. Our new modernised service model is designed to enable us to better meet growth of services. If the model is not in place, it risks unstable and inefficient growth.
- B. Residents and communities, we serve are facing even more unprecedented challenges than ever. Citizens Advice offices have seen an unprecedented rise in demand for advice. Our own universal access Advice Line reflects this trend. In 2021-22 our AdviceLine data shows an eye watering 64.8% of unmet demand with callers disengaging before our assessors can get to their call. We risk being unable to carry on meeting our client needs and experience reputational risk as a result.
- C. Skills shortages and volunteer turnover. The sector is beset by skills shortages and our volunteer numbers are also reducing. This means we risk being unable to recruit to meet service advice demand.
- D. The significant reduction in funding and workforce means that we must grow services from a much lower baseline than previous years.

Trustees plans and strategies for managing these risks.

We must ensure that our service is continuously working to deliver the advice people need within the resources available to us.

We need an operating and service delivery model that will challenge us to be responsive to our need to develop and deliver the range of services and activity that meet resident need, and which enables us to influence the policies and practices that effect residents and communities in Barking and Dagenham.

With the scale of the challenges ahead. We have carried out a wholesale review of our planning and have identified a 3 year strategic plan with 4 goals.

Our Key Strategic Goals

Goal 1. Maintain an advice service that is relevant and effective in addressing the range of needs of our clients and community

Goal 2. Continuously monitor our service delivery and operating model to ensure it provides an efficient and effective customer journey

Goal 3. Maintain and develop a balance of resources to support the organisation to operate efficiently and effectively

Goal 4. Be an effective voice in influencing change for the benefit of our community

By working to these Goals successfully over the next 3 years we are confident that we can consolidate on current change priorities, create a proactive development and planning focus that directly focuses on meeting our twin aims well. We must always ensure that we place the residents and communities we serve at the heart of our planning. By making good on our internal shippages, we will create the solid foundations of a fit for purpose operating framework and service delivery model. This is the start point for developing a clear focus on continuous improvement and routines that build the internal resilience we need to maintain this focus.

By doing this, we will also have positioned the charity effectively to be able to respond with resilience to what is likely to be extreme complexity in an unclear chaotic and 'wicked' environment. In the longer term the nature of advice demand will both grow and change in the longer term and a radically different service delivery model will then be needed.

Factors that are likely to affect the financial performance or position in 2022/23 and further years:

- * Increasing service pressures caused by e.g. Inflation, cost of living crisis, rising eviction rates.
- * Inability to be successful in landing real service model change and modernisation to enable us to create a strong foundation for short, mid-to- longer term service growth.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

- * Inability to respond to income shocks and/or focus sufficient resources on fundraising development which are an opportunity for the charity meet demand and keep delivery stable whilst moving to keep on track.
- * Uncertainties in the political environment locally due to the impact of Covid, war in Ukraine and economic downturn upon the council and public service commissioning. In turn they and therefore we are reliant upon central government policy concessions and funding.

Report of the trustees, incorporating a Strategic report, approved by order of the board of trustees, as the company directors, on21.03.22..... and signed on the board's behalf by:



.....
Mrs S M Wiseman - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

Independent examiner's report to the trustees of Barking & Dagenham Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the 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').

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 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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. 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:

1. accounting records were not kept in respect of the Company 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)).

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.



Ricky Hutson BSc FCCA ACA
ICAEW
Beerings LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

Date: 22.12.2022

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2022**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM						
Charitable activities		400,800	-	306,606	707,406	706,650
Other trading activities	2	5,547	-	-	5,547	27,038
Investment income	3	19	-	-	19	144
Total		<u>406,366</u>	<u>-</u>	<u>306,606</u>	<u>712,972</u>	<u>733,832</u>
EXPENDITURE ON						
Charitable activities	5	398,844	6,149	306,606	711,599	719,602
NET INCOME/(EXPENDITURE)		7,522	(6,149)	-	1,373	14,230
RECONCILIATION OF FUNDS						
Total funds brought forward		124,950	66,066	-	191,016	176,786
TOTAL FUNDS CARRIED FORWARD		<u>132,472</u>	<u>59,917</u>	<u>-</u>	<u>192,389</u>	<u>191,016</u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**BALANCE SHEET
31 March 2022**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS						
Tangible assets	12	-	14,352	-	14,352	21,867
CURRENT ASSETS						
Work in progress	13	84,963	-	-	84,963	43,669
Debtors	14	13,069	-	-	13,069	4,559
Cash at bank and in hand		155,560	45,565	-	201,125	291,156
		<u>253,592</u>	<u>45,565</u>	-	<u>299,157</u>	<u>339,384</u>
CREDITORS						
Amounts falling due within one year	15	(81,120)	-	-	(81,120)	(130,235)
NET CURRENT ASSETS		<u>172,472</u>	<u>45,565</u>	-	<u>218,037</u>	<u>209,149</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>172,472</u>	<u>59,917</u>	-	<u>232,389</u>	<u>231,016</u>
PROVISIONS FOR LIABILITIES	17	(40,000)	-	-	(40,000)	(40,000)
NET ASSETS		<u>132,472</u>	<u>59,917</u>	-	<u>192,389</u>	<u>191,016</u>
FUNDS	18					
Unrestricted funds					<u>192,389</u>	<u>191,016</u>
TOTAL FUNDS					<u>192,389</u>	<u>191,016</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 29.11.22 and were signed on its behalf by:



The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**BALANCE SHEET - continued
31 March 2022**

.....
Mrs S M Wiseman - Trustee

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**CASH FLOW STATEMENT
for the year ended 31 March 2022**

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	(90,050)	187,482
Net cash (used in)/provided by operating activities		(90,050)	187,482
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(14,689)
Interest received		19	144
Net cash provided by/(used in) investing activities		19	(14,545)
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period		(90,031)	172,937
Cash and cash equivalents at the end of the reporting period		291,156	118,219
Cash and cash equivalents at the end of the reporting period		201,125	291,156

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE CASH FLOW STATEMENT
for the year ended 31 March 2022**

1.	RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES		
		2022	2021
		£	£
	Net income for the reporting period (as per the Statement of financial activities)	1,373	14,230
	Adjustments for:		
	Depreciation charges	7,515	7,515
	Interest received	(19)	(144)
	(Increase)/decrease in work in progress	(41,294)	30,658
	(Increase)/decrease in debtors	(8,510)	37,036
	(Decrease)/increase in creditors	(49,115)	98,187
	Net cash (used in)/provided by operations	<u><u>(90,050)</u></u>	<u><u>187,482</u></u>
2.	ANALYSIS OF CHANGES IN NET FUNDS		
		At 1.4.21	Cash flow
		£	£
	Net cash		At 31.3.22
	Cash at bank and in hand	291,156	(90,031)
		<u>291,156</u>	<u>201,125</u>
		<u>291,156</u>	<u>201,125</u>
	Total	<u><u>291,156</u></u>	<u><u>(90,031)</u></u>
			<u><u>201,125</u></u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	12% on cost
Computer equipment	20% on cost

All assets costing more than £1,000 are capitalised.

Work in progress

Work in progress is recognised at the point when the outcome of the rendering of services can be estimated reliably. Work in progress comprises of revenue associated with services provided by reference to the stage of completion at the end of the reporting period.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2022**

1. ACCOUNTING POLICIES - continued

Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprises unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company participates in a multi-employer defined benefit pension scheme. Contribution payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate. This scheme is closed to new employees.

The charitable company also operates a defined contribution pension schemes. Contributions payable to charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Volunteers and donated services and facilities

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the Trustee Boards annual report.

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid in advance.

Cash at bank and in hand

Cash at bank and 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.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2022**

2. OTHER TRADING ACTIVITIES		2022	2021
		£	£
Other income		<u>5,547</u>	<u>27,038</u>
3. INVESTMENT INCOME		2022	2021
		£	£
Deposit account interest		<u>19</u>	<u>144</u>
4. INCOME FROM CHARITABLE ACTIVITIES		2022	2021
		£	£
Grants	Activity	316,606	349,467
Advice	Charitable activities	390,800	357,183
		<u>707,406</u>	<u>706,650</u>
Grants received, included in the above, are as follows:			
		2022	2021
		£	£
Capitalise Project/Debt Free London		27,399	41,853
London Legal Support Trust		10,000	10,000
Citizen's Advice Help to Claim		161,691	160,178
Family Legal Action Group "DV Flag East"		-	50,000
Trust for London		4,950	4,950
The Access to Justice Fund		50,000	35,000
LBBB ARG Grant		-	10,000
Citizens Advice Innovation Community		10,417	14,583
Citizens Advice Covid Fund		-	13,305
The National Lottery Community Fund		-	9,598
The Greater London Authority Fund		13,028	-
LBBB Project Grant		20,000	-
Kickstart fund		19,121	-
		<u>316,606</u>	<u>349,467</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2022**

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Charitable activities	<u>547,457</u>	<u>164,142</u>	<u>711,599</u>

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022 £	2021 £
Staff costs	458,398	470,318
Contract partners	55,768	55,768
Volunteer, travel & subsistence	10,734	13,252
Disbursements	22,557	22,458
	<u>547,457</u>	<u>561,796</u>

7. SUPPORT COSTS

	Human resources £	Other £	Governance costs £	Totals £
Charitable activities	<u>59,070</u>	<u>92,259</u>	<u>12,813</u>	<u>164,142</u>

Support costs, included in the above, are as follows:

	2022 Charitable activities £	2021 Total activities £
Bank charges		1
Wages	49,500	47,869
Social security	5,610	5,394
Pensions	3,960	2,053
Rent and rates	13,018	12,196
Insurance	1,813	1,794
Light and heat	2,022	2,117
Telephone	12,570	11,827
Postage and stationery	6,051	6,890
Membership and subscriptions	20,950	21,924
Training	2,054	909
Computer costs	4,442	6,304
Consultancy	16,131	12,779
Storage	3,302	4,700
Maintenance and cleaning	2,303	1,940
Sundries	88	611
Depreciation of tangible fixed assets	7,515	7,515
Independent examiner	5,250	6,770
Legal and professional	7,563	4,213
	<u>164,142</u>	<u>157,806</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2022**

8. NET INCOME/(EXPENDITURE)

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

	2022	2021
Independent examiner	£	£
Depreciation - owned assets	5,250	6,770
	<u>7,515</u>	<u>7,515</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

10. STAFF COSTS

	2022	2021
Wages and salaries	£	£
Social security costs	454,196	457,025
Other pension costs	31,178	38,054
	<u>32,094</u>	<u>30,555</u>
	<u>517,468</u>	<u>525,634</u>

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

	2022	2021
Service delivery	18	19
Support	1	1
	<u>19</u>	<u>20</u>

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Charitable activities				
Charitable activities	367,182		339,468	706,650
Other trading activities	27,038			
Investment income	144			27,038
				<u>144</u>
Total	<u>394,364</u>		<u>339,468</u>	<u>733,832</u>
EXPENDITURE ON				
Charitable activities				
Charitable activities	385,942	(5,808)	339,468	719,602

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2022**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
NET INCOME	8,422	5,808		14,230
RECONCILIATION OF FUNDS				
Total funds brought forward	116,528	60,258		176,786
TOTAL FUNDS CARRIED FORWARD	<u>124,950</u>	<u>66,066</u>		<u>191,016</u>
12. TANGIBLE FIXED ASSETS		Short leasehold £	Computer equipment £	Totals £
COST At 1 April 2021 and 31 March 2022		<u>5,255</u>	<u>56,212</u>	<u>61,467</u>
DEPRECIATION At 1 April 2021 Charge for year		<u>5,255</u>	<u>34,345</u> <u>7,515</u>	<u>39,600</u> <u>7,515</u>
At 31 March 2022		<u>5,255</u>	<u>41,860</u>	<u>47,115</u>
NET BOOK VALUE At 31 March 2022		<u> </u>	<u>14,352</u>	<u>14,352</u>
At 31 March 2021		<u> </u>	<u>21,867</u>	<u>21,867</u>
13. WORK IN PROGRESS			2022 £	2021 £
Work-in-progress			<u>84,963</u>	<u>43,669</u>
14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			2022 £	2021 £
Trade debtors			3,900	1,216
Other debtors			3,578	3,343
VAT			4,229	
Prepayments and accrued income			1,362	
Prepayments			<u>13,069</u>	<u>4,559</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2022**

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	7,597	2,520
Social security and other taxes	9,277	-
VAT	-	17,760
Other creditors	4,049	4,438
Net wages	1,063	-
Accruals and deferred income	53,895	96,617
Accrued expenses	5,239	8,900
	81,120	130,235

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	1,148	1,924
Between one and five years	1,435	-
	2,583	1,924

17. PROVISIONS FOR LIABILITIES

	2022	2021
	£	£
Provisions	40,000	40,000

18. MOVEMENT IN FUNDS

	At 1.4.21	Net movement in funds	At 31.3.22
	£	£	£
Unrestricted funds:			
General fund	124,950	7,522	132,472
Fixed assets	20,501	(6,149)	14,352
Equipment reserve	5,565	-	5,565
Premises fund	15,000	-	15,000
Development fund	25,000	-	25,000
	191,016	1,373	192,389
TOTAL FUNDS	191,016	1,373	192,389

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2022**

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	406,366	(398,844)	7,522
Fixed assets	-	(6,149)	(6,149)
	<u>406,366</u>	<u>(404,993)</u>	<u>1,373</u>
Restricted funds			
Capitalise Project / Debt Free London	27,399	(27,399)	-
Citizen's Advice Help to Claim	161,691	(161,691)	-
Trust for London	4,950	(4,950)	-
The Access to Justice Fund	50,000	(50,000)	-
Citizens Advice Innovation Community	10,417	(10,417)	-
The Greater London Authority Fund	13,028	(13,028)	-
LBBB Project Grant	20,000	(20,000)	-
Kickstart fund	19,121	(19,121)	-
	<u>306,606</u>	<u>(306,606)</u>	<u>-</u>
TOTAL FUNDS	<u><u>712,972</u></u>	<u><u>(711,599)</u></u>	<u><u>1,373</u></u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	116,528	8,423	124,951
Fixed assets	14,693	5,807	20,500
Equipment reserve	5,565	-	5,565
Premises fund	15,000	-	15,000
Development fund	25,000	-	25,000
	<u>176,786</u>	<u>14,230</u>	<u>191,016</u>
TOTAL FUNDS	<u><u>176,786</u></u>	<u><u>14,230</u></u>	<u><u>191,016</u></u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2022**

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	394,365	(385,942)	8,423
Fixed assets		5,807	5,807
	<u>394,365</u>	<u>(380,135)</u>	<u>14,230</u>
Restricted funds			
Capitalise Project / Debt Free London	41,853	(41,853)	
Citizen's Advice Help to Claim	160,178	(160,178)	
Family Legal Action Group "DV Flag East"	50,000	(50,000)	
Trust for London	4,950	(4,950)	
The Access to Justice Fund	35,000	(35,000)	
LRBD ARG Grant	10,000	(10,000)	
Citizens Advice Innovation Community	14,583	(14,583)	
Citizens Advice Covid Fund	13,305	(13,305)	
The National Lottery Community Fund	9,598	(9,598)	
	<u>339,467</u>	<u>(339,467)</u>	
TOTAL FUNDS	<u>733,832</u>	<u>(719,602)</u>	<u>14,230</u>

DESIGNATED FUNDS

Fixed asset reserve

The reserve is to cover future depreciation.

Equipment reserve

Equipment reserve is to ensure that there is sufficient money to replace equipment when it becomes obsolete or beyond economic repair.

Premises reserve

A reserve to provide for the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary, and for the cost of major repairs and maintenance of the bureau for the next number of years.

Development reserve

This reserve is to allow the bureau to undertake the development of new projects and areas of work and to conduct full feasibility studies on the advisability of such proposals.

RESTRICTED FUNDS

Capitalise/ Debt Free London

This fund is to provide a generalist debt and money advice project.

Family legal Action Group "DV Flag East"

This fund is to provide private sector housing advice, advocacy & mediation.

Citizen's Advice Help to Claim

This fund is to provide legal advice for claiming universal credit.

Trust for London

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2022**

18. MOVEMENT IN FUNDS - continued

This fund is in response to the Covid 19 emergency towards the salary of an employment advice worker and associated running costs.

Access to Justice Fund

The funding is to sustain advice services, increase access to justice through strategic innovation and ensure widespread access to justice for people who cannot currently access it.

LBBB ARG Grant

This fund is to support local businesses during Covid 19 restrictions.

LBBB Project Grant

This fund is to support the DV Flag pro bono project.

Citizens Advice Innovation Community

This fund is to enable local businesses to increase their capacity to deliver the demand during Covid 19.

Citizens Advice Covid Fund

This fund is to provide various remote working equipments during Covid 19.

The National Lottery Community Fund

This fund is to provide support for the development of the local digital service.

The Greater London Authority Fund

This fund is to provide help to families or individuals on low or no incomes to access advice and support.

Kickstart

This fund has been provided by Citizens Advice Richmond and London Borough of Barking and Dagenham to support in creating jobs for young people at risk of long-term unemployment.

19. EMPLOYEE BENEFIT OBLIGATIONS

The charitable company participates in a multi-employer defined benefit pension scheme (London Borough of Barking and Dagenham Pension Fund) administered for the benefit of Barking and Dagenham Local Authority and other bodies and is managed in accordance with the Local Government Pension Scheme Regulations 1997 (as amended). Past and present employees are covered by the provisions of the County Pension Scheme.

The trustees are unable to confirm the charity's share of the underlying assets and liabilities of the Pension Fund and therefore the Fund is accounted for as a defined contribution scheme. The Pension Fund provides that in the event that a single employer has individuals contributing to the scheme then any remaining liability for benefits payable under the fund falls on that employer. Since the main participating employers are statutory bodies, the trustees consider it highly improbable that such a liability will ever fall to the Bureau.

The employer's contributions made to the fund in 2021/22 were £17,791 with an employer's contribution rate of 43% of pensionable pay and an employee's contribution of 6.8% of pensionable pay. The contribution rate was reviewed at the fund's valuation date in August 2018, and notification was received that the employer's contribution rate would increase to 43%. The trustees are satisfied that this can be budgeted for without detriment to the charity's ongoing activities.

The employer's contribution rate to the stakeholders pension scheme (commenced January 2017) were 3% of pensionable pay and an employees' contributions were a minimum of 5% of pensionable pay. Contributions made for the accounting period are treated as an expense and were £14,303.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2022**

20. RELATED PARTY DISCLOSURES

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2022**

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Other trading activities	5,547	27,038
Other income		
Investment income	19	144
Deposit account interest		
Charitable activities	316,606	349,467
Grants	390,800	357,183
Advice		
	<hr/>	<hr/>
	707,406	706,650
	<hr/>	<hr/>
Total incoming resources	712,972	733,832
 EXPENDITURE		
Charitable activities	404,696	409,156
Wages	25,568	32,660
Social security	28,134	28,502
Pensions	55,768	55,768
Contract partners	10,734	13,252
Volunteer, travel & subsistence	22,557	22,458
Disbursements		
	<hr/>	<hr/>
	547,457	561,796
 Support costs		
Finance	-	-
Bank charges		
 Human resources		
Wages	49,500	47,869
Social security	5,610	5,394
Pensions	3,960	2,053
	<hr/>	<hr/>
	59,070	55,316
 Other		
Rent and rates	13,018	12,196
Insurance	1,813	1,794
Light and heat	2,022	2,117
Telephone	12,570	11,827
Postage and stationery	6,051	6,890
Membership and subscriptions	20,950	21,924
Carried forward	56,424	56,748

This page does not form part of the statutory financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2022**

	2022	2021
	£	£
Other		
Brought forward		
Training	56,424	56,748
Computer costs	2,054	909
Consultancy	4,442	6,304
Storage	16,131	12,779
Maintenance and cleaning	3,302	4,700
Sundries	2,303	1,940
Computer equipment	88	611
	<u>7,515</u>	<u>7,515</u>
	92,259	91,506
Governance costs		
Independent examiner	5,250	6,770
Legal and professional	<u>7,563</u>	<u>4,213</u>
	12,813	10,983
Total resources expended	<u>711,599</u>	<u>719,602</u>
Net income	<u>1,373</u>	<u>14,230</u>

This page does not form part of the statutory financial statements

BARKING AND DAGENHAM CITIZENS ADVICE BUREAU

England & Wales - Charity number 1123253

Accounts

REGISTERED COMPANY NUMBER: 01821310 (England and Wales)
REGISTERED CHARITY NUMBER: 1123253

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

**Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA**

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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for the year ended 31 March 2021**

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**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2021**

TRUSTEES	Mr B O Anjolaiya Trustee Mrs E S Keller Trustee (Vice Chair) Mrs S M Wiseman Trustee (Chair) Mr D T Smith Trustee (Hon. Treasurer) Mr P Thealla Trustee Mr K Ahmed Trustee (resigned 31.8.2021) Mr M Saleem (resigned 11.5.2020) Mr M Saleem (appointed 24.8.2020) Councillor I Robinson Co-opted Trustee
COMPANY SECRETARY	Ms P M Salvador-Jones
REGISTERED OFFICE	339 Heathway Dagenham Essex RM9 5AF
REGISTERED COMPANY NUMBER	01821310 (England and Wales)
REGISTERED CHARITY NUMBER	1123253
INDEPENDENT EXAMINER	Berringers LLP Lygon House 50 London Road Bromley Kent BR1 3RA

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Barking & Dagenham Citizens Advice Bureau operating as Citizens Advice Barking & Dagenham 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 Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Barking and Dagenham and neighbouring Boroughs ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are focused on:

- * giving people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem and,
- * with the right evidence, showing big organisations, how they can make things better for people.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities and works to improve the policies and practices that affect people's lives. We value diversity, promote equality and challenge discrimination.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Focus of our work

Our main objective for the year has been to set up a brand new model of modernised service delivery whilst responding to community advice needs upon the sudden onset of the Covid-19 pandemic. Key activities have included:

- * Set up of a new Universal Access to advice service with Adviceline telephone advice and web chat to extend our access and reach. This replaces our 10+ year face to face drop in service.
- * Set up a new Intensive Support Unit to receive external casework referrals from second tier front line agencies locally in addition to internal referrals from the universal service and other CABD teams. This enables us to target and plan our casework resources to better support vulnerable clients and those with complex needs.
- * Develop the role structure and system changes associated with these planned major service delivery changes.
- * Respond to the very sharp and sudden changes in advice needs of residents and changing environmental pressures upon them and our charity during a very challenging pandemic year.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2021**

OBJECTIVES AND ACTIVITIES

Significant activities

Achievement and performance

Advice and Information Services

The main areas of charitable activity are:

- the provision of general advice, casework and information services and,
- the provision of specialist advice and casework services in high demand social welfare law categories.

Throughout the year bar the initial national lockdown in April we have offered Advice and Information in the following ways:

- Adviceline & web chat services through our new Universal advice access open Monday to Friday 9.30 to 16.30. This is a dedicated Freephone number for Barking & Dagenham residents.
- National Adviceline and web chat service back up teams support demand for advice both during and outside these hours between Monday to Friday 09.00 to 17.00 through call rerouting. This increases our ability to help more local people.
- Advice Casework services through our Intensive Support Unit open Monday to Friday 9.30 to 16.30 by referral from front line agencies, our Universal advice access unit and other CABD advice teams.
- Website self-help advice and information which links to the national Citizens Advice web resources.

In addition to the above we offer a range of various specialist advice project services :

- Debt Free London Specialist debt advice. We are the DFL delivery partner for Barking & Dagenham residents as part of the Debt Free London Partnership led by Toynbee Hall and funded by the Money Advice Service.
- Help to Claim. We are the HTC delivery partner for Barking & Dagenham residents as part of the national Help to Claim Partnership led by Citizens Advice and funded by the Department of Work and Pensions.
- Legal Aid Specialist Quality Mark housing casework and representation. Our lawyers specialise in possession, eviction, homelessness & disrepair casework funded by the Legal Aid Agency. The head of team was a Legal Aid Lawyer of the Year 2020-21 finalist.
- Legal Aid Specialist Quality Mark family advice and representation. Our lawyers specialise in domestic abuse casework and representation funded by the Legal Aid Agency.
- DV Flag East pro bono domestic abuse family advice. The team receives referrals from residents and front line agencies from Barking and Dagenham and surrounding areas as part of a partnership with local family solicitor volunteers. Funded by LB of Barking and Dagenham's legal team and overseen by a multi-agency steering group. This project won a LawWorks 2020-21 pro bono award and commendation.
- Pensionwise delivery in partnership with Citizens Advice Waltham Forest.
- L&Q Pound Advice delivery with Citizens Advice Waltham Forest for L&Q tenants.
- Money Plan Independent Generic Financial pro bono advice in partnership with Andrew Grassick DIP PFS, of Rosemount Ltd, awarded Money Planner of the Year 2019 by the Personal Finance Society.

All Service delivery above was adjusted to meet Government guidelines and pandemic conditions as they changed throughout the year. Our goal was to offer as much advice access as possible in response to trends in demand. This required closer collaboration across the Citizens Advice service across England and Wales to cover off access during peak times such as new claims for Universal credit.

Public benefit

Our main activities and who we try to help are described in this report. Our charitable activities focus on giving people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem and with the right evidence, showing big organisations, how they can make things better for people. The Board of Trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011. All our work is undertaken specifically to provide public benefit.

Volunteers

The charity recruits and trains volunteers to help deliver our activities and we are wholly reliant upon their many forms of voluntary assistance from advice, research and campaigns to office and administration.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2021**

STRATEGIC REPORT

Achievement and performance

Contributions of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in their many forms of voluntary assistance and without which the service could not operate. Throughout 2020-21 the service employed 19 paid workers (16.FTE)(2019/20 24 paid workers, 22.6 FTE; 2018/19 26 paid workers, 17.9 FTE) and also benefited from 31 volunteers (2019/20: 44 volunteers; 2018/19: 71 volunteers).

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice service. Our volunteers would normally be working together with paid staff to ensure delivery of our core and specialist activity. However, many stepped back during and because of the Pandemic whether at its onset or during successive lock down periods. In total 83% of our volunteers left during the pandemic and did not return. Those still working with us were able to contribute, on average, 14.55 hours per week equivalent to 1.6 FTE worker capacity (2019-20: 252.5 hours per week or 6.73 FTE workers; 2018/19: 298 or 7.94 FTE workers). Volunteers bring many skills to the service and very often the experience gained with us helps individuals secure paid employment. This was an additional challenge for us and many other charities in 2020-21. It hampered our ability to deliver activity in year demonstrating just how indispensable volunteers are to service delivery capabilities.

Who used and benefited from our services?

During the reporting year we helped over 6680 clients across all our generalist and specialist advice and casework projects (2019-20:7014; 2018-19 5638). In 2020-21 2% were helped in person (2019-20 62%) and 67% were helped by 'phone (2019-20 23%) and the remainder by email and web chat. We support people on any issue that they may face. In 2020-21 our top 3 most common enquiry areas were welfare benefits and tax credits (2020-21 50%; 2019-20 49%) followed by debt and money (2020-21 10%; 2019-20 22%) at 22% and housing (2020-21 10%; 2019-20 11%). In 2020-21 immigration advice demand increased by 50% and employment advice demand increased 242%.

Our traditional client profile also changed significantly from previous years with universal phone access. Our data shows a significant increase in younger adults and male advice seekers which was positive. But also we had significant reductions in BaMER, elderly and disabled residents with physical or multiple disabilities. Of the disabled residents who did access our advice the majority presented with higher levels of mental ill health. These trends are reflected in National Citizens Advice data and for CABD at least the clients we helped in 2020-21 bucks stable historical trends.

The opening of our new Intensive Support Unit in October 2020 gave us the ability to correct the inequality of access. This unit received referrals from front line agencies supporting vulnerable residents. A snapshot of Quarter 2020-21 data shows that 68% of all casework referrals to us were of disabled residents and 62% were from different BaMER communities.

Across our welfare benefits and tax credits advice and casework, we generated a total of £2,202,383 in additional income for our clients (2019-20: £2,931,055; 2018/19: 2,690,992).

Factors Affecting the Achievement of Objectives

Our plan to set up our new modernised service delivery model and associated structure and system change was to start on 1 April. The week after the national lockdown. Given the level of service delivery, we did achieve above with staff and volunteers working under very challenging new conditions, we are extremely proud of our achievements above. For workers this included not just a move to remote working but also to successive waves of rule changes affecting all core areas of social welfare law, associated surges in demand as rules changed and support and supervision challenges alongside work and rework service opening during successive lockdowns.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2021**

Other aspects of this challenge included the need to rapidly react to new trends affecting specialist projects. Our DV Flag domestic abuse project saw a 224% rise in demand immediately and 337% rise over the 12 month period). In contrast our housing legal aid income generating work dried up. We secured grants from the Community Justice Fund to mitigate the risk of this project's closure and to enable our senior lawyer to focus on the high levels of homelessness advice demand and work with stakeholders and partners to get 'Everyone in'.

The complexity of the issues that clients are facing, and the additional challenges that clients are experiencing, placed additional demands on the service. Covid has created a whole new layer of need and challenge. The support networks that were previously in place for people are changing and we are asked to offer support that falls outside the remit of direct advice.

Despite this we not only delivered well during Covid, we also developed the basic foundations of our new model and with the help of Covid emergency funders we worked to adjust the model to improve our ability to meet new Covid driven access and advice needs such as short term grant funding to start to develop young people's services and better tech to support our delivery response.

But the need to make incremental gains during a period of multi-dimensional change in pandemic conditions has been profoundly complex and difficult for the charity. We are disappointed that the volume of reactive work hampered our ability to proactively respond and innovate in the dynamic environment as other local Citizens offices with more stable service models could.

Where people are vulnerable, it is essential that we offer support in a person centred way and whilst necessary this can be resource intensive. The Intensive Support Unit we planned and then set up during Covid demonstrates that the new delivery model can help everyone but also target its casework resources on those who most need them. We can also see that our model widens access, delivers efficiencies and enables incremental development. The model was not about an ability to cut costs. It is focused on delivering a service that genuinely meets clients' needs in a more cost effective way. However, core parts of the system are not yet in place and securing sufficient funding to develop the charity will be more challenging.

Our plans to diversify our approach, invest in fundraising and develop our volunteer base are set back and now the planning is now set within a much more complex and demanding environment.

Financial review

Financial position

The charity had net incoming resources on unrestricted funds resulting in a surplus of £14,230 (2020 - £865). Together with the accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £191,016 (2020 - £176,786).

Principal funding sources

The total income for the year of £733,832 represents a net decrease of £87,342 compared to 2019/20. The trustees extend their sincere gratitude to Barking and Dagenham Council, who continue to support the key (core) operating capacity of the charity.

Project specific funding was gratefully received from a number of existing funders Barking and Dagenham Council legal department to develop the Family Legal Action Group DV Flag East domestic abuse project; the Money Advice Service through Toynbee Hall to continue Debt Free London; Citizens Advice Help to Claim funded by the DWP, the Legal Aid Agency for specialist Family and Housing advice. Huge thanks to new funders who helped us through fixed term Covid emergency grants to keep services and service planning on track during Covid: the Community Justice fund for specialist housing advice sustainability; Citizens Advice for remote working sub-grants and Young People's Innovation funding (BEIS). Also the London Emergency Fund for digital advice (The Big Lottery) and employment advice (Trust for London).

Investment policy

As required in its Memorandum, paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2021**

STRATEGIC REPORT

Financial review

Reserves policy

Barking and Dagenham Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The trustees consider that it would be prudent to set aside an amount equivalent to three months' operating expenditure. The value of this will be calculated using an average of 3 months running costs based on the current annual budget. This is reviewed on a quarterly basis. At the end of 2020/21 the actual level of reserves (i.e. unrestricted funds less designated and fixed assets) totalled £124,950 (2019/20: £116,528).

Going concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Future plans

Developing a sustainable service that meets the needs of our clients remains a priority of the trustee board for 2020/21. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs. The charity's main focus will be on setting up and embedding a planned suite of new service delivery which started in Quarter 4 2019/20. This work will start a significant modernisation of the service to enable further development in future years in a rapidly changing and challenging environment.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high quality service that our clients expect and deserve.

Having reviewed the risks the charity are facing, the trustees have invested resource in funding a bid writer to enable us to increase the number of funding bids submitted and to build our capacity in this area.

During the year 2020/21 we will continue to improve our internal monitoring mechanisms ensuring that we have a clear understanding of each element of the service, the benefits of that are many - we can ensure that we are achieving as much as we can possibly achieve and delivering an excellent service to our clients and our funders, and we can also understand our business offer and can market our service accordingly.

The Covid-19 Corona Virus pandemic will have significant impacts on all areas of our work in 2021/22. The impacts of the pandemic are only just emerging and will need to be monitored closely and timely responses put in place to ensure that our future planning continues as above; and to robustly respond to the short, medium and longer term advice impacts upon local residents whilst ensuring both they, our staff and volunteers stay as safe as possible.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The charity's Articles of Association are the model Articles of Association recommended by its membership body Citizens Advice.

Recruitment and appointment of new trustees

Trustees, who are also the Directors of the Company, are elected from the local community and in line with skills needed for effective and successful governance.

The trustees who have served during the year can be seen on page 1. None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 1. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

Citizens Advice appoints a representative who attends the Board as a non-voting member.

The board is supported by a network of sub committees, covering Finance and Human Resources, Officer Group and Services and Operations.

The organisation is co-ordinated from its registered office at 339 Heathway, Dagenham, Essex RM9 5AF.

Induction and training of new trustees

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Key management remuneration

Compensation by way of remuneration, national insurance and pension for key management was £55,316 (2020 - £54,149.)

Wider network

Barking and Dagenham Citizens Advice Bureau is a member of a wider network known as Citizens Advice, the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards across advice and, casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

In Quarter 1 of 2020-21 the Trustees considered that the onset of the Covid-19 Corona Virus pandemic and sudden national lock down measures would have short, medium and longer term impacts on our charity. The Trustees having had consideration to and mindful of the risk factors for the charity identify the following:

- A. Our new modernised service model is designed to enable us to better meet growth in universal advice demand and target our casework resources towards the most vulnerable. Covid hit in our first week of set up. Slippage and delays during 2020-21 severely affect our service development planning.
- B. In order to successfully deliver services, it is essential that we grow and retain our volunteer base, develop workforce capabilities and innovation. With 83% of volunteers leaving due to Covid, this key infrastructure capacity has been significantly weakened.
- C. The demand for our service pre-Covid and due to Covid is increasing further. Our new Universal access model data reveals over significant unmet demand which is forecast to grow. We risk being unable to meet our client needs and experience reputational risk as a result.
- D. Our workforce has worked extremely hard throughout the Covid pandemic to meet residents changed advice needs. They have been caught up in the pandemic themselves. In addition, they have had to adjust to significant internal system and external rapid advice changes. These environmental pressures will continue for the time being. This risks fatigue and low morale which in turn can affect our day to day delivery and our development ability.
- E. All risks above significantly weaken our Business Planning which is focused upon developing a sustainable model of service expansion on the basis that the next few years are critical for us in terms of our sustainability and longer term survival. Before Covid, securing funding was a serious challenge due to increased competition caused by austerity. Due to Covid, this competition will only increase but our positioning in this environment is not yet optimal.
- F. National 3-year recommissioning of two of the charity's key funding streams Help to Claim and Debt Free London will occur in 2021-22, this may result in significant loss of funding to deliver vital advice services to residents.

Trustees plans and strategies for managing these risks.

- A. Continue to focus on the development of our modernised service model to ensure it is fit for purpose for growth and/or shrinkage for retrenchment purposes.
- B. Continue to Develop & grow CABD's Specialist Legal Advice to meet longer term sustainability and in recognition that Outer East is a specialist legal advice desert, focusing on legal aid and other forms of income.
- C. Strengthen our Customer Journey and alignment to Citizens Advice's Future of Advice Strategy as that strategy develops and innovates further in Covid.
- D. Capacity build our paid staff capacity re-grow our volunteer base to strengthen our service delivery and development capabilities to increase our resilience in the face of internal and external environmental pressures.
- E. Continue all plans and strategies but adjust them to current conditions and move internal resources to rapidly focus upon fundraising development. to increase efficiency and effectiveness.
- F. Be successful in re-securing funding and/or innovate with new forms of funding and service configurations.

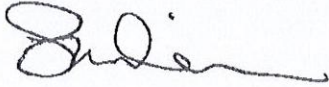
Factors that are likely to affect the financial performance or position in 2021/22 and further years:

- * Increasing service pressures caused by latent pre-Covid demand e.g. continuing welfare reform, Brexit and EU settlement. In tandem with Covid demand and its sharp surges e.g. Inflation, cost of living crisis, rising eviction rates.
- * Inability to be successful in landing real service model change and modernisation to enable us to create a strong foundation for rapid service growth.
- * Inability to respond to income shocks and/or focus sufficient resources on fundraising development which are an opportunity for the charity meet demand and keep delivery stable whilst moving to keep on track.
- * Uncertainties in the political environment locally due to the impact of Covid upon the council and public service commissioning. In turn they and therefore we are reliant upon central government policy concessions and funding.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2021**

Report of the trustees, incorporating a Strategic report, approved by order of the board of trustees, as the company directors, on 10 January 2022 and signed on the board's behalf by:

A handwritten signature in black ink, appearing to read 'S M Wiseman', written in a cursive style.

Mrs S M Wiseman - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

Independent examiner's report to the trustees of Barking & Dagenham Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's trustees of the 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').

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 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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of FCCA 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:

1. accounting records were not kept in respect of the Company 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)).

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.



Neil Shaw BA
FCCA
Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

10 January 2022

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2021**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM						
Charitable activities						
Charitable activities	4	367,182	-	339,468	706,650	820,794
Other trading activities	2	27,038	-	-	27,038	-
Investment income	3	144	-	-	144	380
Total		394,364	-	339,468	733,832	821,174
EXPENDITURE ON						
Charitable activities						
Charitable activities	5	385,942	(5,808)	339,468	719,602	732,495
General advice		-	-	-	-	89,544
Total		385,942	(5,808)	339,468	719,602	822,039
NET INCOME/(EXPENDITURE)		8,422	5,808	-	14,230	(865)
RECONCILIATION OF FUNDS						
Total funds brought forward		116,528	60,258	-	176,786	177,651
TOTAL FUNDS CARRIED FORWARD		124,950	66,066	-	191,016	176,786

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**BALANCE SHEET
31 March 2021**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS						
Tangible assets	12	1,368	20,499	-	21,867	14,693
CURRENT ASSETS						
Work in progress	13	43,669	-	-	43,669	74,327
Debtors	14	4,559	-	-	4,559	41,595
Cash at bank and in hand		245,590	45,566	-	291,156	118,450
		<u>293,818</u>	<u>45,566</u>	-	<u>339,384</u>	<u>234,372</u>
CREDITORS						
Amounts falling due within one year	15	(130,235)	-	-	(130,235)	(32,279)
NET CURRENT ASSETS		<u>163,583</u>	<u>45,566</u>	-	<u>209,149</u>	<u>202,093</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>164,951</u>	<u>66,065</u>	-	<u>231,016</u>	<u>216,786</u>
PROVISIONS FOR LIABILITIES	18	(40,000)	-	-	(40,000)	(40,000)
NET ASSETS		<u>124,951</u>	<u>66,065</u>	-	<u>191,016</u>	<u>176,786</u>
FUNDS	19				<u>191,016</u>	<u>176,786</u>
Unrestricted funds					<u>191,016</u>	<u>176,786</u>
TOTAL FUNDS					<u>191,016</u>	<u>176,786</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 10 January 2022 and were signed on its behalf by:



The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**BALANCE SHEET - continued
31 March 2021**

Mrs S M Wiseman - Trustee

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**CASH FLOW STATEMENT
for the year ended 31 March 2021**

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	<u>187,482</u>	<u>2,532</u>
Net cash provided by operating activities		<u>187,482</u>	<u>2,532</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(14,689)</u>	<u>(11,210)</u>
Interest received		144	380
Net cash used in investing activities		<u>(14,545)</u>	<u>(10,830)</u>
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period	2	<u>118,219</u>	<u>126,517</u>
Cash and cash equivalents at the end of the reporting period	2	<u><u>291,156</u></u>	<u><u>118,219</u></u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE CASH FLOW STATEMENT
for the year ended 31 March 2021**

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the Statement of financial activities)	14,230	(865)
Adjustments for:		
Depreciation charges	7,515	4,843
Interest received	(144)	(380)
Decrease/(increase) in work in progress	30,658	(19,151)
Decrease in debtors	37,036	38,852
Increase/(decrease) in creditors	98,187	(20,767)
Net cash provided by operations	187,482	2,532

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2021 £	2020 £
Cash in hand	282	90
Notice deposits (less than 3 months)	290,874	118,360
Overdrafts included in bank loans and overdrafts falling due within one year	-	(231)
Total cash and cash equivalents	291,156	118,219

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	118,450	172,706	291,156
Bank overdraft	(231)	231	-
	118,219	172,937	291,156
Total	118,219	172,937	291,156

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- 12% on cost
Computer equipment	- 20% on cost

All assets costing more than £1,000 are capitalised.

Work in progress

Work in progress is valued at the lower of cost and net realisable value.

Cost includes all direct expenditure and an appropriate proportion of fixed and variable overheads.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2021**

1. ACCOUNTING POLICIES - continued

Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprises unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company participates in a multi-employer defined benefit pension scheme. Contribution payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate. This scheme is closed to new employees.

The charitable company also operates a defined contribution pension scheme. Contributions payable to charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Volunteers and donated services and facilities

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the Trustee Boards annual report.

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid in advance.

Cash at bank and in hand

Cash at bank and 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.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2021**

2. OTHER TRADING ACTIVITIES		2021	2020
		£	£
Other income		<u>27,038</u>	<u>-</u>
3. INVESTMENT INCOME		2021	2020
		£	£
Deposit account interest		<u>144</u>	<u>380</u>
4. INCOME FROM CHARITABLE ACTIVITIES		2021	2020
		£	£
Grants	Activity	349,467	353,367
Advice	Charitable activities	357,183	467,427
		<u>706,650</u>	<u>820,794</u>
Grants received, included in the above, are as follows:			
		2021	2020
		£	£
Capitalise Project/Debt Free London		41,853	114,389
London Legal Support Trust		10,000	10,000
Citizen's Advice Help to Claim		160,178	156,169
Connected Communities		-	22,809
Family Legal Action Group "DV Flag East"		50,000	50,000
Trust for London		4,950	-
The Access to Justice Fund		35,000	-
LBBD ARG Grant		10,000	-
Citizens Advice Innovation Community		14,583	-
Citizens Advice Covid Fund		13,305	-
The National Lottery Community Fund		9,598	-
		<u>349,467</u>	<u>353,367</u>
5. CHARITABLE ACTIVITIES COSTS			
	Direct	Support	Totals
	Costs (see	costs (see	
	note 6)	note 7)	
	£	£	£
Charitable activities	<u>561,796</u>	<u>157,806</u>	<u>719,602</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2021**

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021	2020
	£	£
Staff costs	470,318	548,768
Contract partners	55,768	89,544
Volunteer, travel & subsistence	13,252	6,464
Disbursements	22,458	26,135
Sundries	-	13
	<u>561,796</u>	<u>670,924</u>

7. SUPPORT COSTS

	Finance	Human resources	Other	Governance costs	Totals
	£	£	£	£	£
Charitable activities	<u>1</u>	<u>55,316</u>	<u>91,506</u>	<u>10,983</u>	<u>157,806</u>

Support costs, included in the above, are as follows:

	2021	2020
	Charitable activities	Total activities
	£	£
Bank charges	1	-
Wages	47,869	47,380
Social security	5,394	5,348
Pensions	2,053	1,421
Trustees' remuneration etc	-	317
Rent and rates	12,196	12,637
Insurance	1,794	2,150
Light and heat	2,117	2,409
Telephone	11,827	9,848
Postage and stationery	6,890	10,087
Membership and subscriptions	21,924	19,371
Training	909	784
Computer costs	6,304	4,578
Consultancy	12,779	17,815
Storage	4,700	2,392
Maintenance and cleaning	1,940	3,135
Sundries	611	50
Depreciation of tangible fixed assets	7,515	4,843
Independent examiner	6,770	5,500
Legal and professional	4,213	1,050
	<u>157,806</u>	<u>151,115</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2021**

8. NET INCOME/(EXPENDITURE)

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

	2021	2020
	£	£
Independent examiner	6,770	5,500
Depreciation - owned assets	<u>7,515</u>	<u>4,843</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

	2021	2020
	£	£
Trustees' expenses	-	317
Trustees' expenses	<u>-</u>	<u>317</u>

10. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	457,025	528,521
Social security costs	38,054	43,065
Other pension costs	30,555	31,331
	<u>525,634</u>	<u>602,917</u>

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

	2021	2020
Service delivery	19	22
Support	1	1
	<u>20</u>	<u>23</u>

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Charitable activities	477,428	-	343,366	820,794
Charitable activities	380	-	-	380
Investment income	<u>380</u>	<u>-</u>	<u>-</u>	<u>380</u>
Total	<u>477,808</u>	<u>-</u>	<u>343,366</u>	<u>821,174</u>

EXPENDITURE ON

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2021**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
Charitable activities				
Charitable activities	384,286	4,843	343,366	732,495
General advice	89,544	-	-	89,544
Total	<u>473,830</u>	<u>4,843</u>	<u>343,366</u>	<u>822,039</u>
NET INCOME/(EXPENDITURE)	3,978	(4,843)	-	(865)
Transfers between funds	(6,774)	6,774	-	-
Net movement in funds	<u>(2,796)</u>	<u>1,931</u>	-	<u>(865)</u>
RECONCILIATION OF FUNDS				
Total funds brought forward	119,324	58,327	-	177,651
TOTAL FUNDS CARRIED FORWARD	<u><u>116,528</u></u>	<u><u>60,258</u></u>	-	<u><u>176,786</u></u>

12. TANGIBLE FIXED ASSETS

	Short leasehold £	Computer equipment £	Totals £
COST			
At 1 April 2020			
Additions	5,255	41,523	46,778
	-	14,689	14,689
At 31 March 2021	<u>5,255</u>	<u>56,212</u>	<u>61,467</u>
DEPRECIATION			
At 1 April 2020	5,255	26,830	32,085
Charge for year	-	7,515	7,515
At 31 March 2021	<u>5,255</u>	<u>34,345</u>	<u>39,600</u>
NET BOOK VALUE			
At 31 March 2021	-	<u>21,867</u>	<u>21,867</u>
At 31 March 2020	-	<u>14,693</u>	<u>14,693</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2021**

13. WORK IN PROGRESS	2021	2020
	£	£
Work-in-progress	<u>43,669</u>	<u>74,327</u>
14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2021	2020
	£	£
Trade debtors	1,216	8,164
Other debtors	3,343	-
Prepayments and accrued income	-	33,431
	<u>4,559</u>	<u>41,595</u>
15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2021	2020
	£	£
Bank loans and overdrafts (see note 16)	-	231
Trade creditors	2,520	-
Social security and other taxes	-	10,929
VAT	17,760	1,722
Other creditors	4,438	4,333
Accruals and deferred income	96,617	-
Accrued expenses	8,900	15,064
	<u>130,235</u>	<u>32,279</u>
16. LOANS		
An analysis of the maturity of loans is given below:		
	2021	2020
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>-</u>	<u>231</u>
17. LEASING AGREEMENTS		
Minimum lease payments under non-cancellable operating leases fall due as follows:		
	2021	2020
	£	£
Within one year	1,924	2,566
Between one and five years	-	1,924
	<u>1,924</u>	<u>4,490</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2021**

18. PROVISIONS FOR LIABILITIES

	2021	2020
	£	£
Provisions	40,000	40,000

Repairing obligation on leased premises (25 year lease commencing 1999). The charity does not intend to move to new premises at the end of the lease term. The provision for dilapidations takes into consideration the repair work undertaken during the year.

19. MOVEMENT IN FUNDS

	At 1.4.20	Net movement	At
	£	in funds	31.3.21
		£	£
Unrestricted funds			
General fund	116,528	8,423	124,951
Fixed assets	14,693	5,807	20,500
Equipment reserve	5,565	-	5,565
Premises fund	15,000	-	15,000
Development fund	25,000	-	25,000
	<u>176,786</u>	<u>14,230</u>	<u>191,016</u>
TOTAL FUNDS	<u>176,786</u>	<u>14,230</u>	<u>191,016</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	394,365	(385,942)	8,423
Fixed assets	-	5,807	5,807
	<u>394,365</u>	<u>(380,135)</u>	<u>14,230</u>
Restricted funds			
Capitalise Project / Debt Free London	41,853	(41,853)	-
Citizen's Advice Help to Claim	160,178	(160,178)	-
Family Legal Action Group "DV Flag East"	50,000	(50,000)	-
Trust for London	4,950	(4,950)	-
The Access to Justice Fund	35,000	(35,000)	-
LBBD ARG Grant	10,000	(10,000)	-
Citizens Advice Innovation Community	14,583	(14,583)	-
Citizens Advice Covid Fund	13,305	(13,305)	-
The National Lottery Community Fund	9,598	(9,598)	-
	<u>339,467</u>	<u>(339,467)</u>	<u>-</u>
TOTAL FUNDS	<u>733,832</u>	<u>(719,602)</u>	<u>14,230</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2021**

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	119,324	3,978	(6,774)	116,528
Fixed assets	8,327	(4,843)	11,209	14,693
Equipment reserve	10,000	-	(4,435)	5,565
Premises fund	15,000	-	-	15,000
Development fund	25,000	-	-	25,000
	<u>177,651</u>	<u>(865)</u>	<u>-</u>	<u>176,786</u>
TOTAL FUNDS	<u>177,651</u>	<u>(865)</u>	<u>-</u>	<u>176,786</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	477,807	(473,829)	3,978
Fixed assets	-	(4,843)	(4,843)
	<u>477,807</u>	<u>(478,672)</u>	<u>(865)</u>
Restricted funds			
Capitalise Project / Debt Free London	114,389	(114,389)	-
Citizen's Advice Help to Claim	156,169	(156,169)	-
Family Legal Action Group "DV Flag East"	50,000	(50,000)	-
Connected Communities	22,809	(22,809)	-
	<u>343,367</u>	<u>(343,367)</u>	<u>-</u>
TOTAL FUNDS	<u>821,174</u>	<u>(822,039)</u>	<u>(865)</u>

DESIGNATED FUNDS

Depreciation Fund

The depreciation fund is to cover future depreciation.

RESTRICTED FUNDS

Capitalise/ Debt Free London

This fund is to provide a generalist debt and money advice project.

Family legal Action Group "DV Flag East"

This fund is to provide private sector housing advice, advocacy & mediation.

Citizen's Advice Help to Claim

This fund is to provide legal advice for claiming universal credit.

Trust for London

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2021**

19. MOVEMENT IN FUNDS - continued

This fund is in response to the Covid 19 emergency towards the salary of an employment advice worker and associated running costs.

Access to Justice Fund

This fund is to provide housing advice during Covid 19 emergency.

LBBD ARG Grant

This fund is to support local businesses during Covid 19 restrictions.

Citizens Advice Innovation Community

This fund is to enable local businesses to increase their capacity to deliver the demand during Covid 19.

Citizens Advice Covid Fund

This fund is to provide various remote working equipments during Covid 19.

The National Lottery Community Fund

This fund is to provide support for the development of the local digital service.

20. EMPLOYEE BENEFIT OBLIGATIONS

The charitable company participates in a multi-employer defined benefit pension scheme (London Borough of Barking and Dagenham Pension Fund) administered for the benefit of Barking and Dagenham Local Authority and other bodies and is managed in accordance with the Local Government Pension Scheme Regulations 1997 (as amended). Past and present employees are covered by the provisions of the County Pension Scheme.

The trustees are unable to confirm the charity's share of the underlying assets and liabilities of the Pension Fund and therefore the Fund is accounted for as a defined contribution scheme. The Pension Fund provides that in the event that a single employer has individuals contributing to the scheme then any remaining liability for benefits payable under the fund falls on that employer. Since the main participating employers are statutory bodies, the trustees consider it highly improbable that such a liability will ever fall to the Bureau.

The employer's contributions made to the fund in 2020/21 were £17,791 with an employer's contribution rate of 43% of pensionable pay and an employee's contribution of 6.8% of pensionable pay. The contribution rate was reviewed at the fund's valuation date in August 2018, and notification was received that the employer's contribution rate would increase to 43%. The trustees are satisfied that this can be budgeted for without detriment to the charity's ongoing activities.

The employer's contribution rate to the stakeholders pension scheme (commenced January 2017) were 3% of pensionable pay and an employees' contributions were a minimum of 5% of pensionable pay. Contributions made for the accounting period are treated as an expense and were £12,763.

21. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2021**

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Other trading activities	27,038	-
Other income		
Investment income	144	380
Deposit account interest		
Charitable activities	349,467	353,367
Grants	357,183	467,427
Advice		
	<u>706,650</u>	<u>820,794</u>
	733,832	821,174
Total incoming resources		
EXPENDITURE		
Charitable activities	409,156	481,141
Wages	32,660	37,717
Social security	28,502	29,910
Pensions	55,768	89,544
Contract partners	13,252	6,464
Volunteer, travel & subsistence	22,458	26,135
Disbursements	-	13
Sundries		
	<u>561,796</u>	<u>670,924</u>
Support costs		
Finance	1	-
Bank charges		
Human resources	47,869	47,380
Wages	5,394	5,348
Social security	2,053	1,421
Pensions		
	<u>55,316</u>	<u>54,149</u>
Other	-	317
Trustees' expenses	12,196	12,637
Rent and rates	1,794	2,150
Insurance	2,117	2,409
Light and heat	11,827	9,848
Telephone	27,934	27,361
Carried forward		

This page does not form part of the statutory financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2021**

	2021	2020
	£	£
Other		
Brought forward	27,934	27,361
Postage and stationery	6,890	10,087
Membership and subscriptions	21,924	19,371
Training	909	784
Computer costs	6,304	4,578
Consultancy	12,779	17,815
Storage	4,700	2,392
Maintenance and cleaning	1,940	3,135
Sundries	611	50
Short leasehold	-	164
Computer equipment	7,515	4,679
	<hr/>	<hr/>
	91,506	90,416
 Governance costs		
Independent examiner	6,770	5,500
Legal and professional	4,213	1,050
	<hr/>	<hr/>
	10,983	6,550
 Total resources expended	<hr/>	<hr/>
	719,602	822,039
 Net income/(expenditure)	<hr/>	<hr/>
	14,230	(865)

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