

**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 Anjolaia 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 31volunteers (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  
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**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:

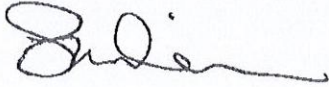
- \* Increasing service pressures caused by latent pre-Covid demand e.g. continuing welfare reform, Brexit and EU settlement. In tandem with Covid demand and its sharp surges e.g. Inflation, cost of living crisis, rising eviction rates.
- \* Inability to be successful in landing real service model change 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', with a long horizontal flourish extending to the right.

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 £
<b>INCOME AND ENDOWMENTS FROM</b>						
<b>Charitable activities</b>	4					
Charitable activities		367,182	-	339,468	706,650	820,794
Other trading activities	2	27,038	-	-	27,038	-
Investment income	3	144	-	-	144	380
<b>Total</b>		<b>394,364</b>	<b>-</b>	<b>339,468</b>	<b>733,832</b>	<b>821,174</b>
<b>EXPENDITURE ON</b>						
<b>Charitable activities</b>	5					
Charitable activities		385,942	(5,808)	339,468	719,602	732,495
General advice		-	-	-	-	89,544
<b>Total</b>		<b>385,942</b>	<b>(5,808)</b>	<b>339,468</b>	<b>719,602</b>	<b>822,039</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>8,422</b>	<b>5,808</b>	<b>-</b>	<b>14,230</b>	<b>(865)</b>
<b>RECONCILIATION OF FUNDS</b>						
<b>Total funds brought forward</b>		<b>116,528</b>	<b>60,258</b>	<b>-</b>	<b>176,786</b>	<b>177,651</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>124,950</b>	<b>66,066</b>	<b>-</b>	<b>191,016</b>	<b>176,786</b>

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 £
<b>FIXED ASSETS</b>						
Tangible assets	12	1,368	20,499	-	21,867	14,693
<b>CURRENT ASSETS</b>						
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>-</u>	<u>339,384</u>	<u>234,372</u>
<b>CREDITORS</b>						
Amounts falling due within one year	15	(130,235)	-	-	(130,235)	(32,279)
<b>NET CURRENT ASSETS</b>		<u>163,583</u>	<u>45,566</u>	<u>-</u>	<u>209,149</u>	<u>202,093</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>164,951</u>	<u>66,065</u>	<u>-</u>	<u>231,016</u>	<u>216,786</u>
<b>PROVISIONS FOR LIABILITIES</b>	18	(40,000)	-	-	(40,000)	(40,000)
<b>NET ASSETS</b>		<u>124,951</u>	<u>66,065</u>	<u>-</u>	<u>191,016</u>	<u>176,786</u>
<b>FUNDS</b>	19					
Unrestricted funds					<u>191,016</u>	<u>176,786</u>
<b>TOTAL FUNDS</b>					<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 £
<b>Cash flows from operating activities</b>			
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>
 <b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(14,689)	(11,210)
Interest received		<u>144</u>	<u>380</u>
Net cash used in investing activities		<u>(14,545)</u>	<u>(10,830)</u>
 <b>Change in cash and cash equivalents in the reporting period</b>		<u>172,937</u>	<u>(8,298)</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>	2	<u>118,219</u>	<u>126,517</u>
<b>Cash and cash equivalents at the end of the reporting period</b>	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)
<b>Net cash provided by operations</b>	<u><u>187,482</u></u>	<u><u>2,532</u></u>

**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)
<b>Total cash and cash equivalents</b>	<u><u>291,156</u></u>	<u><u>118,219</u></u>

**3. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.20 £	Cash flow £	At 31.3.21 £
<b>Net cash</b>			
Cash at bank and in hand	118,450	172,706	291,156
Bank overdraft	(231)	231	-
	<u>118,219</u>	<u>172,937</u>	<u>291,156</u>
<b>Total</b>	<u><u>118,219</u></u>	<u><u>172,937</u></u>	<u><u>291,156</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 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**

<b>2. OTHER TRADING ACTIVITIES</b>		<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
Other income		<u><b>27,038</b></u>	<u>-</u>
<b>3. INVESTMENT INCOME</b>		<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
Deposit account interest		<u><b>144</b></u>	<u><b>380</b></u>
<b>4. INCOME FROM CHARITABLE ACTIVITIES</b>		<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
Grants	Activity	<b>349,467</b>	<b>353,367</b>
Advice	Charitable activities	<b>357,183</b>	<b>467,427</b>
		<u><b>706,650</b></u>	<u><b>820,794</b></u>
Grants received, included in the above, are as follows:		<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
Capitalise Project/Debt Free London		<b>41,853</b>	<b>114,389</b>
London Legal Support Trust		<b>10,000</b>	<b>10,000</b>
Citizen's Advice Help to Claim		<b>160,178</b>	<b>156,169</b>
Connected Communities		-	<b>22,809</b>
Family Legal Action Group "DV Flag East"		<b>50,000</b>	<b>50,000</b>
Trust for London		<b>4,950</b>	-
The Access to Justice Fund		<b>35,000</b>	-
LBBD ARG Grant		<b>10,000</b>	-
Citizens Advice Innovation Community		<b>14,583</b>	-
Citizens Advice Covid Fund		<b>13,305</b>	-
The National Lottery Community Fund		<b>9,598</b>	-
		<u><b>349,467</b></u>	<u><b>353,367</b></u>
<b>5. CHARITABLE ACTIVITIES COSTS</b>		<b>Direct</b>	<b>Support</b>
		<b>Costs (see</b>	<b>costs (see</b>
		<b>note 6)</b>	<b>note 7)</b>
		<b>£</b>	<b>£</b>
Charitable activities		<u><b>561,796</b></u>	<u><b>157,806</b></u>
			<u><b>719,602</b></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 Charitable activities	2020 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.

Trustees' expenses	2021	2020
	£	£
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
	19	22
Service delivery	1	1
Support	<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 £
<b>INCOME AND ENDOWMENTS FROM</b>				
Charitable activities	477,428	-	343,366	820,794
Charitable activities	380	-	-	380
Investment income	<u>477,808</u>	<u>-</u>	<u>343,366</u>	<u>821,174</u>
<b>Total</b>				

**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
<b>Total</b>	<b>473,830</b>	<b>4,843</b>	<b>343,366</b>	<b>822,039</b>
<b>NET INCOME/(EXPENDITURE)</b>	<b>3,978</b>	<b>(4,843)</b>	<b>-</b>	<b>(865)</b>
Transfers between funds	(6,774)	6,774	-	-
Net movement in funds	(2,796)	1,931	-	(865)
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	119,324	58,327	-	177,651
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>116,528</b>	<b>60,258</b>	<b>-</b>	<b>176,786</b>

**12. TANGIBLE FIXED ASSETS**

	Short leasehold £	Computer equipment £	Totals £
<b>COST</b>			
At 1 April 2020			
Additions	5,255	41,523	46,778
	-	14,689	14,689
At 31 March 2021	5,255	56,212	61,467
<b>DEPRECIATION</b>			
At 1 April 2020	5,255	26,830	32,085
Charge for year	-	7,515	7,515
At 31 March 2021	5,255	34,345	39,600
<b>NET BOOK VALUE</b>			
At 31 March 2021	-	21,867	21,867
At 31 March 2020	-	14,693	14,693



**BARKING & DAGENHAM CITIZENS ADVICE  
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
for the year ended 31 March 2021**

<b>13. WORK IN PROGRESS</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Work-in-progress	<u>43,669</u>	<u>74,327</u>
<b>14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade debtors	1,216	8,164
Other debtors	3,343	-
Prepayments and accrued income	-	33,431
	<u>4,559</u>	<u>41,595</u>
<b>15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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>
<b>16. LOANS</b>		
An analysis of the maturity of loans is given below:		
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Amounts falling due within one year on demand:		
Bank overdrafts	-	231
<b>17. LEASING AGREEMENTS</b>		
Minimum lease payments under non-cancellable operating leases fall due as follows:		
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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	<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.

**19. MOVEMENT IN FUNDS**

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
<b>Unrestricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
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>
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
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>
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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  
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**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.

**LBBB 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 £
<b>INCOME AND ENDOWMENTS</b>		
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
<b>Total incoming resources</b>		
<b>EXPENDITURE</b>		
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>
<b>Support costs</b>		
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 £
<b>Other</b>		
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
	<u>91,506</u>	<u>90,416</u>
<b>Governance costs</b>		
Independent examiner	6,770	5,500
Legal and professional	4,213	1,050
	<u>10,983</u>	<u>6,550</u>
<b>Total resources expended</b>	<u>719,602</u>	<u>822,039</u>
<b>Net income/(expenditure)</b>	<u>14,230</u>	<u>(865)</u>

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