

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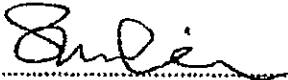
**REPORT OF THE TRUSTEES
for the year ended 31 March 2023**

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.

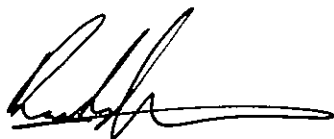
Independent examiner's statement

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	4					
Charitable activities		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	5					
Charitable activities		<u>424,163</u>	<u>6,235</u>	<u>96,900</u>	<u>527,298</u>	<u>711,599</u>
 NET INCOME/(EXPENDITURE)		993	(6,235)	-	(5,242)	1,373
 RECONCILIATION OF FUNDS						
Total funds brought forward		<u>132,472</u>	<u>59,917</u>	<u>-</u>	<u>192,389</u>	<u>191,016</u>
 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>-</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>-</u>	<u>219,030</u>	<u>218,037</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>173,465</u>	<u>53,682</u>	<u>-</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>-</u>	<u>187,147</u>	<u>192,389</u>
FUNDS	18					
Unrestricted funds					187,147	192,389
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	54,060	(90,050)
Net cash provided by/(used in) operating activities		54,060	(90,050)
Cash flows from investing activities			
Interest received		449	19
Net cash provided by investing activities		449	19
Change in cash and cash equivalents in the reporting period		54,509	(90,031)
Cash and cash equivalents at the beginning of the reporting period		201,125	291,156
Cash and cash equivalents at the end of the reporting period		255,634	201,125

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
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**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	54,060	(90,050)

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	201,125	54,509	255,634

The notes form part of these financial statements

**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

		2023	2022
	Activity	£	£
Grants	Charitable activities	106,900	316,606
Advice	Charitable activities	414,707	390,800
		<u> </u>	<u> </u>
		521,607	707,406
		<u> </u>	<u> </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	-	161,691
Trust for London	-	4,950
The Access to Justice Fund	14,672	50,000
Citizens Advice Innovation Community	-	10,417
The Greater London Authority Fund	53,895	13,028
LBBD Project Grant	-	20,000
Kickstart fund	-	19,121
The Legal Education Foundation	5,000	-
GLA Cost of Living Advice	23,333	-
	<u> </u>	<u> </u>
	106,900	316,606
	<u> </u>	<u> </u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	370,498	156,800	527,298
	<u> </u>	<u> </u>	<u> </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	2022
	Charitable activities	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>11,735</u>	<u>12,765</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>341,209</u>	<u>517,468</u>

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

	2023	2022
	13	18
Service delivery	1	1
Support	<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
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	132,472	59,917	-	192,389
12. TANGIBLE FIXED ASSETS				
		Short leasehold £	Computer equipment £	Totals £
COST				
At 1 April 2022 and 31 March 2023		5,255	56,212	61,467
DEPRECIATION				
At 1 April 2022		5,255	41,860	47,115
Charge for year		-	6,235	6,235
At 31 March 2023		5,255	48,095	53,350
NET BOOK VALUE				
At 31 March 2023		-	8,117	8,117
At 31 March 2022		-	14,352	14,352
13. WORK IN PROGRESS				
			2023	2022
			£	£
Work-in-progress			37,039	84,963
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			2,424	1,362
			37,024	13,069

**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
	<u>110,667</u>	<u>81,120</u>

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
	<u>1,722</u>	<u>2,583</u>

17. PROVISIONS FOR LIABILITIES

	2023	2022
	£	£
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.

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
	<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 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)	-
LBBD 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>712,972</u>	<u>(711,599)</u>	<u>1,373</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.

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 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
	<hr/> 521,607	<hr/> 707,406
Total incoming resources	<hr/> 522,056	<hr/> 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
	<hr/> 370,498	<hr/> 547,457
Support costs		
Human resources		
Wages	49,500	49,500
Social security	5,870	5,610
Pensions	3,960	3,960
	<hr/> 59,330	<hr/> 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><u>(5,242)</u></u>	<u><u>1,373</u></u>

This page does not form part of the statutory financial statements