

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 2020

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 2020**

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**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2020**

TRUSTEES

Mr B O Anjolaia Trustee
Mrs E S Keller Trustee (Vice Chair)
Mr D J Riley Trustee (resigned 13.8.19)
Mrs S M Wiseman Trustee (Chair)
Mr D T Smith Trustee (Hon. Treasurer)
Mr P Thealla Trustee
Mr K Ahmed Trustee
Mr M Saleem Co-opted Trustee (appointed 24.8.20) (resigned 11.5.20)
Mr M Saleem Co-opted Trustee (appointed 24.8.20) (resigned 11.5.20)
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 (REGISTERED NUMBER: 01821310)**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2020**

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 2020. 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 give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem and,
- * With the right evidence, we can show big organisations - from companies right up to the government - 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 objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- * Making sure our service delivery is cost effective and yet person centred.
- * Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
- * Diversifying our approach to funding to minimise the risks associated with holding reduced funding streams.
- * Continued partnership working with other organisations to help develop initiatives to improve access to quality advice including casework, information and support services.

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

**REPORT OF THE TRUSTEES
for the year ended 31 March 2020**

OBJECTIVES AND ACTIVITIES

Significant activities

ACHIEVEMENTS 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 to January 2020 we have continued to offer 45 hours of Advice and Information in the following ways

- Face to face drop in -during the year we have been open at Barking Learning Centre for 27 hours per week and is open each weekday Monday to Friday. An initial assessment takes place ensuring that clients are dealt with in the most appropriate way, urgent issues are responded to and clients are not turned away.
- Advice Line -The line is covered on a rota basis during specific times for 18 hours per week and is open each weekday Monday to Friday.
- Full advice -General and specialist advice through our team of trained advisers and paid staff.
- Information and Self Help.
- Children Centre Income Raising Clinics across the Borough by appointment (including the Heathway Centre)

In addition to general advice, the following specialist services are provided:

- Specialist debt advice funded by the Money Advice Service as part of the Debt Free London Partnership led by Toynbee Hall (formerly known as the Capitalise Partnership)
- a new Help to Claim project funded by the Department of Work and Pensions (DWP) as part of a wider DWP initiative delivered by all local offices in England and Wales and led by Citizens Advice on behalf of the DWP
- Specialist housing advice funding by Legal Aid focusing on possession, eviction, homelessness & disrepair - the project was shortlisted for Legal Aid Lawyer of the Year 2018 Not for Profit category
- Advice, advocacy and mediation services for private rented sector tenants through a Barking and Dagenham funded Connected Communities project
- Specialist family advice funding by Legal Aid focusing on domestic abuse and care whose solicitor obtained Advanced Law Society Panel membership in 2019
- A new DV Flag East project to provide specialist family advice to any resident caught up in domestic abuse in Barking and Dagenham and surrounding areas and delivered by us with local family solicitors. This project is funded by LB of Barking and Dagenham's Borough Solicitor and is overseen by a multi-agency steering group.
- L&Q Pound Advice delivery with Waltham Forest Local Citizens Advice
- Pensionwise delivery with Waltham Forest Local Citizens Advice
- MoneyPlan Independent Generic Financial advice pro bono by Andrew Grassick DIP PFS, of Rosemount Ltd, the project received Money Planner of the Year 2019 at the national Personal Finance Society awards
- Pro Bono solicitor services

From January to March 2020 we started to transition to the significantly modernised service delivery model. We joined the National Adviceline network on 1 March in readiness for other service transformation from April 2020 onwards. The latter changes were the subject of careful planning which aligned to us successfully competing for and securing new LB Barking and Dagenham commissioned funding to support our core service delivery for 3 further years.

Public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem and are undertaken specifically to provide 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.

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

**REPORT OF THE TRUSTEES
for the year ended 31 March 2020**

OBJECTIVES AND ACTIVITIES

Volunteers

The charity recruits and trains volunteers to help and support in the form of voluntary assistance to provide information, advice to the public and assist in administering the charity.

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 advising the public and administering the service without which the service could not operate. Throughout 2019/20 the service employed 24 paid workers (22.6 FTE) (2018/19 26 paid workers, 17.9 FTE) , and 44 volunteers (2018/19: 71 volunteers) together delivering some 7+ projects, including the core service.

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice service. The volunteers contribute, on average, 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 at the helps individuals return to full employment.

Who used and benefited from our services?

During the reporting year we helped over 7,014 clients across all our generalist and specialist advice and casework projects of which 62% were helped in person, 23% by 'phone and the remainder by email and webchat. We support people on any issue that they may face. Our top 3 most common enquiry areas are welfare benefits and tax credits which represent 49% of all issues we have supported on followed by debt and money at 22% and housing at 11% of all issues we have supported on.

Across our welfare benefits and tax credits advice and casework, we generated a total of £2,931,055 in additional income for our clients (2018/19 2,690,992). In partnership with DABD(UK) we generated a total of £5,002,035 in additional income in 2019/20 (2018/19 £4,148,063). This additional income is primarily raised through the LBBB funded Income Maximisation and Enhanced Welfare Rights projects

Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we continue to take a diversify our approach, invest in fundraising and in developing our volunteer base to ensure we are delivering the most cost effective service we possibly can. This isn't about simply cutting costs, it is about delivering a service that genuinely meets clients' needs to make us as cost effective as possible.

The complexity of the issues that clients are facing, and the additional challenges that clients are experiencing, places additional demands on the service. 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. Where people are vulnerable, it is essential that we offer support in a person centred way and whilst necessary this can be resource intensive.

Financial review

Financial position

The charity had net outgoing resources on unrestricted funds resulting in a deficit of £865 (2019 - £14,993) Together with the accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £176,786 (2019 - £177,651)

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

**REPORT OF THE TRUSTEES
for the year ended 31 March 2020**

STRATEGIC REPORT

Financial review

Principal funding sources

The total income for the year of £821,174 represents a net increase of £112,108 compared to 2018/19. 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 and new funders Barking and Dagenham Council to develop Connected Communities and its legal department to develop the Family Legal Action Group DV Flag East domestic abuse project; the Money Advice Service through Toynbee Hall to continue London Capitalise Partnership money advice, now known as Debt Free London; the Legal Aid Agency for specialist Housing and Family advice; Citizens Advice Help to Claim to support Universal Credit claimants from claim to first payment funded by the Department of Work and Pensions

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. The reserves policy figure at the end of 2019/20 equates to £205,510. At the end of 2018/19 the actual level of reserves (i.e. unrestricted funds less designated and fixed assets) totalled £116,528. (2018/19: £119,325).

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 2020/21. 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.

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

**REPORT OF THE TRUSTEES
for the year ended 31 March 2020**

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

Trustee, 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. Mr Dennis Riley sadly passed away on 13 August 2020. Mr Riley had been a trustee and supporter of Citizens Advice Barking and Dagenham for upwards of 40 years or more. The news of his death was received with great sadness by all at our local office. The Board has succession planning as part of its work in place however Mr Riley was an exemplary trustee and his lengthy support and commitment cannot be replaced.

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 £54,149 (2019 - £49,678.)

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 (REGISTERED NUMBER: 01821310)**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2020**

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. Securing funding remains a serious challenge to maintain but to expand our service. We understand that the next few years are critical for us in terms of our sustainability and longer term survival, the Trustees are taking this risk very seriously and are responding accordingly.
- B. The funding climate remains challenging, we do not expect it to improve any time soon - coupled with this demand for our service is increasing meaning that we risk being unable to carry on meeting our client needs and experience reputational risk as a result.
- C. Our service model requires significant modernisation to better meet growth in advice demand whilst continuing to meet the advice needs of the most vulnerable.
- D. In order to successfully deliver services it is essential that we grow and retain our volunteer base, develop workforce capabilities and innovation.
- E. Digital technology innovations are constantly evolving at a rapid pace and can impact both positively and negatively on our service and operating models.
- F. As at March 2020 the onset of the Covid 19 Corona Virus pandemic, sudden national lock down measures and the short, medium and longer term impacts of the pandemic.

Trustees plans and strategies for managing these risks.

- A. Be successful in securing funding for the next 3 years.
- B. To 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 which focuses on growing legal aid a form of unrestricted income.
- C. Strengthen our Customer Journey and alignment to Citizens Advice's Future of Advice Strategy.
- D. Increase paid staff &/or Grow our volunteer base to strengthen our service delivery and development capabilities
- E. Harness ICT and digital technology developments to increase efficiency and effectiveness
- F. The Business Continuity Team led by the Chair of Trustees is working to ensure that Citizens Advice Barking and Dagenham aligns immediately to the Covid 19 Corona Virus pandemic and sudden national lock down conditions. This work is likely to continue for the next period and it will be fed into our governance and planning frameworks as necessary.

Factors that are likely to affect the financial performance or position in 2020/21 and further years:

- * As the service is reliant on core funding from the Local authority and also Help to Claim and Money Advice Service these funding sources are vital to enable us to operate going forward.
- * Demand for services are ever increasing, clients are presenting with more complex 'clusters' of advice issues which all require advice casework resources typically in debt, welfare rights and housing. The number of advice issues clients present with is growing. We forecast that joining Citizens Advice National Advice Line, DWP planning on Universal Credit managed migration together with Borough population growth will create a surge in further demand .
- * The political environment remains uncertain; the impact of key national developments is still very much an 'unknown quantity' but has the potential to impact on our position.
- * The Covid 19 Corona Virus pandemic and national lock down measures in place will have significant impacts on all areas of our work. The impacts of the pandemic are only just emerging and will need to be monitored closely and timely responses put in place.

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

**REPORT OF THE TRUSTEES
for the year ended 31 March 2020**

Report of the trustees, incorporating a Strategic report, approved by order of the board of trustees, as the company directors, on 19 November 2020 and signed on the board's behalf by:

Mrs S M Wiseman - Trustee

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

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

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2020.

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

19 November 2020

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2020**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	-	-	-	-	10
Charitable activities	4					
Charitable activities		477,428	-	343,366	820,794	708,613
Investment income	3	380	-	-	380	443
Total		477,808	-	343,366	821,174	709,066
EXPENDITURE ON Charitable activities						
Charitable activities	5	384,286	4,843	343,366	732,495	615,347
General advice		89,544	-	-	89,544	108,712
Total		473,830	4,843	343,366	822,039	724,059
NET INCOME/(EXPENDITURE)		3,978	(4,843)	-	(865)	(14,993)
Transfers between funds	19	(6,774)	6,774	-	-	-
Net movement in funds		(2,796)	1,931	-	(865)	(14,993)
RECONCILIATION OF FUNDS						
Total funds brought forward		119,324	58,327	-	177,651	192,644
TOTAL FUNDS CARRIED FORWARD		116,528	60,258	-	176,786	177,651

The notes form part of these financial statements

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

**BALANCE SHEET
31 March 2020**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS						
Tangible assets	12	-	14,693	-	14,693	8,326
CURRENT ASSETS						
Work in progress	13	74,327	-	-	74,327	55,176
Debtors	14	41,595	-	-	41,595	80,447
Cash at bank and in hand		72,884	45,566	-	118,450	126,517
		188,806	45,566	-	234,372	262,140
CREDITORS						
Amounts falling due within one year	15	(32,278)	(1)	-	(32,279)	(52,815)
NET CURRENT ASSETS		156,528	45,565	-	202,093	209,325
TOTAL ASSETS LESS CURRENT LIABILITIES		156,528	60,258	-	216,786	217,651
PROVISIONS FOR LIABILITIES	18	(40,000)	-	-	(40,000)	(40,000)
NET ASSETS		116,528	60,258	-	176,786	177,651
FUNDS	19					
Unrestricted funds					176,786	177,651
TOTAL FUNDS					176,786	177,651

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

The notes form part of these financial statements

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

**BALANCE SHEET - continued
31 March 2020**

The financial statements were approved by the Board of Trustees and authorised for issue on 19 November 2020 and were signed on its behalf by:

Mrs S M Wiseman - Trustee

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**CASH FLOW STATEMENT
for the year ended 31 March 2020**

	Notes	2020 £	2019 £
Cash flows from operating activities			
Cash generated from operations	1	<u>2,532</u>	<u>(88,007)</u>
Net cash provided by/(used in) operating activities		<u>2,532</u>	<u>(88,007)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(11,210)</u>	<u>(5,272)</u>
Interest received		<u>380</u>	<u>443</u>
Net cash used in investing activities		<u>(10,830)</u>	<u>(4,829)</u>
Change in cash and cash equivalents in the reporting period		<u>(8,298)</u>	<u>(92,836)</u>
Cash and cash equivalents at the beginning of the reporting period	2	<u>126,517</u>	<u>219,353</u>
Cash and cash equivalents at the end of the reporting period	2	<u><u>118,219</u></u>	<u><u>126,517</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 2020**

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020	2019
	£	£
Net expenditure for the reporting period (as per the Statement of financial activities)	(865)	(14,993)
Adjustments for:		
Depreciation charges	4,843	5,908
Interest received	(380)	(443)
Increase in work in progress	(19,151)	(17,795)
Decrease/(increase) in debtors	38,852	(61,964)
(Decrease)/increase in creditors	(20,767)	1,280
	<u>2,532</u>	<u>(88,007)</u>
Net cash provided by/(used in) operations	<u>2,532</u>	<u>(88,007)</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2020	2019
	£	£
Cash in hand	90	806
Notice deposits (less than 3 months)	118,360	125,711
Overdrafts included in bank loans and overdrafts falling due within one year	(231)	-
	<u>118,219</u>	<u>126,517</u>
Total cash and cash equivalents	<u>118,219</u>	<u>126,517</u>

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.19	Cash flow	At 31.3.20
	£	£	£
Net cash			
Cash at bank and in hand	126,517	(8,067)	118,450
Bank overdrafts	-	(231)	(231)
	<u>126,517</u>	<u>(8,298)</u>	<u>118,219</u>
Total	<u>126,517</u>	<u>(8,298)</u>	<u>118,219</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 2020**

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 2020**

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 2020**

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Donations	-	10
	<u> </u>	<u> </u>

3. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	380	443
	<u> </u>	<u> </u>

4. INCOME FROM CHARITABLE ACTIVITIES

	2020	2019
	£	£
Grants	353,367	129,952
Advice	467,427	578,661
	<u> </u>	<u> </u>
	820,794	708,613
	<u> </u>	<u> </u>

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

	2020	2019
	£	£
Capitalise Project/Debt Free London	114,389	99,890
London & Quadrant	-	1,800
London Legal Support Trust	10,000	10,000
Citizen's Advice Help to Claim	156,169	18,262
Connected Communities	22,809	-
Family Legal Action Group "DV Flag East"	50,000	-
	<u> </u>	<u> </u>
	353,367	129,952
	<u> </u>	<u> </u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	581,380	151,115	732,495
General advice	89,544	-	89,544
	<u> </u>	<u> </u>	<u> </u>
	670,924	151,115	822,039
	<u> </u>	<u> </u>	<u> </u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2020**

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2020	2019
	£	£
Staff costs	548,768	424,400
Contract partners	89,544	133,620
Volunteer, travel & subsistence	6,464	2,989
Disbursements	26,135	13,537
Sundries	13	13
	<u>670,924</u>	<u>574,559</u>

7. SUPPORT COSTS

	Human resources £	Other £	Governance costs £	Totals £
Charitable activities	<u>54,149</u>	<u>90,416</u>	<u>6,550</u>	<u>151,115</u>

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

	2020 Charitable activities £	2019 Total activities £
Wages	47,380	45,000
Social security	5,348	5,046
Pensions	1,421	720
Trustees' remuneration etc	317	182
Rent and rates	12,637	12,783
Insurance	2,150	1,919
Light and heat	2,409	1,842
Telephone	9,848	8,435
Postage and stationery	10,087	8,902
Membership and subscriptions	19,371	19,154
Training	784	2,344
Computer costs	4,578	3,343
Consultancy	17,815	21,868
Storage	2,392	4,597
Maintenance and cleaning	3,135	1,562
Sundries	50	395
Depreciation of tangible fixed assets	4,843	5,908
Independent examiner	5,500	5,500
Legal and professional	1,050	-
	<u>151,115</u>	<u>149,500</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2020**

8. NET INCOME/(EXPENDITURE)

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

	2020	2019
	£	£
Independent examiner	5,500	5,500
Depreciation - owned assets	4,843	5,908
	<u><u> </u></u>	<u><u> </u></u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

Trustees' expenses

	2020	2019
	£	£
Trustees' expenses	317	182
	<u><u> </u></u>	<u><u> </u></u>

10. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	528,521	418,090
Social security costs	43,065	32,041
Other pension costs	31,331	25,035
	<u><u>602,917</u></u>	<u><u>475,166</u></u>

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

	2020	2019
Service delivery	22	20
Support	1	1
	<u><u>23</u></u>	<u><u>21</u></u>

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2020**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	10	-	-	10
Charitable activities				
Charitable activities	588,661	-	119,952	708,613
Investment income	443	-	-	443
Total	<u>589,114</u>	<u>-</u>	<u>119,952</u>	<u>709,066</u>
EXPENDITURE ON				
Charitable activities				
Charitable activities	489,487	5,908	119,952	615,347
General advice	108,712	-	-	108,712
Total	<u>598,199</u>	<u>5,908</u>	<u>119,952</u>	<u>724,059</u>
NET INCOME/(EXPENDITURE)	<u>(9,085)</u>	<u>(5,908)</u>	<u>-</u>	<u>(14,993)</u>
Transfers between funds	<u>(55,272)</u>	<u>55,272</u>	<u>-</u>	<u>-</u>
Net movement in funds	<u>(64,357)</u>	<u>49,364</u>	<u>-</u>	<u>(14,993)</u>
RECONCILIATION OF FUNDS				
Total funds brought forward	<u>183,682</u>	<u>8,962</u>	<u>-</u>	<u>192,644</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>119,325</u></u>	<u><u>58,326</u></u>	<u><u>-</u></u>	<u><u>177,651</u></u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2020**

12. TANGIBLE FIXED ASSETS

	Short leasehold £	Computer equipment £	Totals £
COST			
At 1 April 2019	5,255	30,313	35,568
Additions	-	11,210	11,210
	<hr/>	<hr/>	<hr/>
At 31 March 2020	5,255	41,523	46,778
	<hr/>	<hr/>	<hr/>
DEPRECIATION			
At 1 April 2019	5,091	22,151	27,242
Charge for year	164	4,679	4,843
	<hr/>	<hr/>	<hr/>
At 31 March 2020	5,255	26,830	32,085
	<hr/>	<hr/>	<hr/>
NET BOOK VALUE			
At 31 March 2020	-	14,693	14,693
	<hr/>	<hr/>	<hr/>
At 31 March 2019	164	8,162	8,326
	<hr/>	<hr/>	<hr/>

13. WORK IN PROGRESS

	2020 £	2019 £
Work-in-progress	74,327	55,176
	<hr/>	<hr/>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Trade debtors	8,164	8,478
Prepayments and accrued income	33,431	71,969
	<hr/>	<hr/>
	41,595	80,447
	<hr/>	<hr/>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2020**

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Bank loans and overdrafts (see note 16)	231	-
Social security and other taxes	10,929	9,461
VAT	1,722	17,563
Other creditors	4,333	10,247
Accrued expenses	15,064	15,544
	<u>32,279</u>	<u>52,815</u>

16. LOANS

An analysis of the maturity of loans is given below:

	2020	2019
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>231</u>	<u>-</u>

17. LEASING AGREEMENTS

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

	2020	2019
	£	£
Within one year	2,566	7,056
Between one and five years	1,924	-
	<u>4,490</u>	<u>7,056</u>

18. PROVISIONS FOR LIABILITIES

	2020	2019
	£	£
Provisions	<u>40,000</u>	<u>40,000</u>

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2020**

19. MOVEMENT IN FUNDS

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	119,324	3,978	(6,774)	116,528
Fixed assets	8,327	(4,843)	11,209	14,693
Equipment reserve	10,000	-	(4,435)	5,565
Premises fund	15,000	-	-	15,000
Development fund	25,000	-	-	25,000
	<u>177,651</u>	<u>(865)</u>	<u>-</u>	<u>176,786</u>
TOTAL FUNDS	<u>177,651</u>	<u>(865)</u>	<u>-</u>	<u>176,786</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	477,807	(473,829)	3,978
Fixed assets	-	(4,843)	(4,843)
	<u>477,807</u>	<u>(478,672)</u>	<u>(865)</u>
Restricted funds			
Capitalise Project / Debt Free London	114,389	(114,389)	-
Citizen's Advice Help to Claim	156,169	(156,169)	-
Family Legal Action Group "DV Flag East"	50,000	(50,000)	-
Connected Communities	22,809	(22,809)	-
	<u>343,367</u>	<u>(343,367)</u>	<u>-</u>
TOTAL FUNDS	<u>821,174</u>	<u>(822,039)</u>	<u>(865)</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2020**

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.18 £	Net movement in funds £	Transfers between funds £	At 31.3.19 £
Unrestricted funds				
General fund	183,682	(9,085)	(55,272)	119,325
Fixed assets	8,962	(5,908)	5,272	8,326
Equipment reserve	-	-	10,000	10,000
Premises fund	-	-	15,000	15,000
Development fund	-	-	25,000	25,000
	<u>192,644</u>	<u>(14,993)</u>	<u>-</u>	<u>177,651</u>
TOTAL FUNDS	<u>192,644</u>	<u>(14,993)</u>	<u>-</u>	<u>177,651</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	589,114	(598,199)	(9,085)
Fixed assets	-	(5,908)	(5,908)
	<u>589,114</u>	<u>(604,107)</u>	<u>(14,993)</u>
Restricted funds			
London & Quadrant	1,800	(1,800)	-
Capitalise Project / Debt Free London	99,890	(99,890)	-
Citizen's Advice Help to Claim	18,262	(18,262)	-
	<u>119,952</u>	<u>(119,952)</u>	<u>-</u>
TOTAL FUNDS	<u>709,066</u>	<u>(724,059)</u>	<u>(14,993)</u>

DESIGNATED FUNDS

Depreciation Fund

The depreciation fund is to cover future depreciation

RESTRICTED FUNDS

London & Quadrant

This fund provides tenants with debt advice

Capitalise/ Debt Free London

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

Connected Communities

This fund is to provide support with employment and isolation issues.

Family legal Action Group "DV Flag East"

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2020**

19. MOVEMENT IN FUNDS - continued

Citizen`s Advice Help to Claim

This fund is to provide legal advice for claiming universal credit

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 2019/20 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 £13,540.

21. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2020.