

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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for the year ended 31 March 2022**

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**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

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

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

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

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

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

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

Ensuring our work delivers our aims

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

Focus of our work

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

OBJECTIVES AND ACTIVITIES

Significant activities

Achievement and performance

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

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

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

Public benefit

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

Volunteers

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

STRATEGIC REPORT

Achievement and performance

Contributions of Volunteers and Paid Staff

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

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

Who used and benefited from our services?

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

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

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

Factors Affecting the Achievement of Objectives

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

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

STRATEGIC REPORT

Financial review

Financial position

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

Principal funding sources

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

Investment policy

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

Reserves policy

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

Going concern

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

Future plans

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

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

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

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

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

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

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

Recruitment and appointment of new trustees

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

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

Organisational structure

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

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

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

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

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

Induction and training of new trustees

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

Key management remuneration

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

Wider network

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

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

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

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

Trustees plans and strategies for managing these risks.

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

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

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

Our Key Strategic Goals

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

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

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

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

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

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

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

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

Report of the trustees, incorporating a Strategic report, approved by order of the board of trustees, as the company directors, on 21.12.22 and signed on the board's behalf by:



Mrs S M Wiseman - Trustee

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

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

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



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

Date: 22.12.2022

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

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

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**BALANCE SHEET
31 March 2022**

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

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

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

The trustees acknowledge their responsibilities for

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

The financial statements were approved by the Board of Trustees and authorised for issue on 29.12.22 and were signed on its behalf by:



The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**BALANCE SHEET - continued
31 March 2022**

.....
Mrs S M Wiseman - Trustee

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
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**CASH FLOW STATEMENT
for the year ended 31 March 2022**

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

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
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**NOTES TO THE CASH FLOW STATEMENT
for the year ended 31 March 2022**

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

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

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

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

Expenditure

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

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

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

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

Tangible fixed assets

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

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

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

Work in progress

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

1. ACCOUNTING POLICIES - continued

Taxation

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

Fund accounting

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

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

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

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

Pension costs and other post-retirement benefits

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

The charitable company also operates a defined contribution pension 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 2022**

2. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Other income	<u>5,547</u>	<u>27,038</u>

3. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	<u>19</u>	<u>144</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	2022	2021
	£	£
Grants	316,606	349,467
Advice	390,800	357,183
	<u>707,406</u>	<u>706,650</u>

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

	2022	2021
	£	£
Capitalise Project/Debt Free London	27,399	41,853
London Legal Support Trust	10,000	10,000
Citizen's Advice Help to Claim	161,691	160,178
Family Legal Action Group "DV Flag East"		50,000
Trust for London	4,950	4,950
The Access to Justice Fund	50,000	35,000
LBBD ARG Grant		10,000
Citizens Advice Innovation Community	10,417	14,583
Citizens Advice Covid Fund		13,305
The National Lottery Community Fund		9,598
The Greater London Authority Fund	13,028	
LBBD Project Grant	20,000	
Kickstart fund	19,121	
	<u>316,606</u>	<u>349,467</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

5. CHARITABLE ACTIVITIES COSTS

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

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

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

7. SUPPORT COSTS

	Human resources £	Other £	Governance costs £	Totals £
Charitable activities	<u>59,070</u>	<u>92,359</u>	<u>12,813</u>	<u>164,142</u>

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

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

8. NET INCOME/(EXPENDITURE)

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

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

9. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

10. STAFF COSTS

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

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

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

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

16. LEASING AGREEMENTS

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

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

17. PROVISIONS FOR LIABILITIES

	2022	2021
	£	£
Provisions	40,000	40,000

18. MOVEMENT IN FUNDS

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

18. MOVEMENT IN FUNDS - continued

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

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

Comparatives for movement in funds

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

18. MOVEMENT IN FUNDS - continued

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

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

DESIGNATED FUNDS

Fixed asset reserve

The reserve is to cover future depreciation.

Equipment reserve

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

Premises reserve

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

Development reserve

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

RESTRICTED FUNDS

Capitalise/Debt Free London

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

Family legal Action Group "DV Flag East"

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

Citizen's Advice Help to Claim

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

Trust for London

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

18. MOVEMENT IN FUNDS - continued

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

Access to Justice Fund

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

LBBB ARG Grant

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

LBBB Project Grant

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

Citizens Advice Innovation Community

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

Citizens Advice Covid Fund

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

The National Lottery Community Fund

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

The Greater London Authority Fund

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

Kickstart

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

19. EMPLOYEE BENEFIT OBLIGATIONS

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

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

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

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

20. RELATED PARTY DISCLOSURES

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

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

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

This page does not form part of the statutory financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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

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

This page does not form part of the statutory financial statements