

**Bosnia & Herzegovina Community Advice Centre**  
**Unaudited Financial Statements**  
**31 March 2019**

**A I GROMAN FCA**

Groman & Company  
Chartered Accountants  
5 Violet Hill  
St. John's Wood  
London  
NW8 9EB

# **Bosnia & Herzegovina Community Advice Centre**

## **Trustees' Annual Report**

**Year ended 31 March 2019**

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2019.

### **Reference and administrative details**

<b>Registered charity name</b>	Bosnia & Herzegovina Community Advice Centre
<b>Charity registration number</b>	1085815
<b>Principal office</b>	Rear of 108 High Road Willesden London NW10 2PP
<b>The trustees</b>	Mr Zaim Pasic (Chair) Ms Ismeta Velic (Vice chair) Mr Nedim Mujcinovic (Treasurer) Mr Fejzi Jahaj Mr Mesud Kahrmanovic Mrs Hasnija Majdanac Mrs Safeta Karabasic Mrs Senija Burazerovic - Stepped down due to family commitments
<b>Centre Manager</b>	Miss Sadida Trozic
<b>Charity secretary</b>	Mr Fejzi Jahaj
<b>Independent examiner</b>	Al Groman FCA Groman & Company, Chartered Accountants 5 Violet Hill St. John's Wood London NW8 9EB

# **Bosnia & Herzegovina Community Advice Centre**

## **Trustees' Annual Report** *(continued)*

**Year ended 31 March 2019**

### **Structure, governance and management**

#### **Governing Document**

The charity is constituted as a registered charity with the Charity Commissioners and is therefore governed by the Constitution, dated 7th February 2001.

#### **Appointment, induction & training of Trustees**

Members of the local community and users of the centre are invited to nominate Trustees prior to the Annual General Meeting (AGM). They are advised of the retiring Trustees and are asked for nominations for the AGM. When considering co-opting Trustees, the Board has regard to the requirement for any specialist skills needed.

New Trustees undergo an induction to brief them on their legal obligations under charity law, the content of the Constitution, the committee and decision making processes, the business plan and recent financial performance of the Charity. During the induction day they meet key employees and other Trustees. In-house trainings provided by AdviceUK on governance and Trustees' responsibilities are delivered for all Trustees to equip them with necessary skills. In addition, the Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

#### **Organisation**

The Charity is organised so that the Trustees meet four times a year to manage its affairs. There is one full time member of staff who both manages the day to day administration of the Charity and organises delivery of particular services, administration, staff supervision, fundraising and other responsibilities. There is also one part-time member of staff, one part-time equivalent member of external staff (as part of outsourced service from Outdoor Clerks), one sessional Welfare Advisor and freelance Therapist. Two sessional tutors from Brent Start (Brent Council) are provided as in-house staff for adult courses. There is a team of 20 volunteers; 6 are regular volunteers who either run or support weekly activities, while 14 are engaged on an occasional basis to organise and run events. The Trustees are predominately older and/or disabled Londoners from West Balkan and users of the centre.

#### **Risk management**

The centre has a risk management strategy which comprises:

- an annual review of the risks the Charity may face;
- the implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise.

The charity carries insurance covering Public and Employer Liability and loss of office contents as well as Professional Indemnity Insurance.

#### **Objectives and activities**

The Bosnia and Herzegovina Community Advice Centre (the Charity) was established on 26th March 2001 and has the following objectives:

- 1) Providing targeted and preventive support, information, advice and advocacy services to avoid future crises to build resilience, increase independence and improve the quality of life.
- 2) Gather and disseminate information on issues affecting beneficiaries to improve communication and increase access to other services.
- 3) Organise trainings and workshops to help beneficiaries navigate the system, address financial problems and develop digital skills.
- 4) Organise classes, activities and therapeutic sessions to increase physical activity and develop coping strategies to help beneficiaries improve physical and mental health.
- 5) Organise social and cultural events that reduce isolation and social exclusion and promote culture and positive interaction with the wider community.
- 6) Provide opportunities and support for volunteering to equip beneficiaries with the skills in community work so they can play their part and fully contribute to society.

# Bosnia & Herzegovina Community Advice Centre

## Trustees' Annual Report *(continued)*

### Year ended 31 March 2019

The Charity operates from rented premises in Willesden and delivers some of its services at outreach locations in the London Borough of Brent. The organisation is the only Charity in London providing bilingual, free, independent, confidential, impartial information, advice and advocacy to disadvantaged and marginalised Londoners from the six western Balkan countries (Bosnia and Herzegovina, Croatia, Kosovo, Macedonia, Montenegro and Serbia). Arriving in the UK as refugees in the 1990s following the breakup of former Yugoslavia, they are now British citizens continuing to be affected by past trauma and feeling excluded from society. Most of whom are victims of the brutal Yugoslav war (1991-2001) that targeted innocent civilians and many were emergency medical evacuees to the UK.

The Charity also supports the wider local community through provision of Outreach Welfare Advice services at Harlesden library (Harlesden Hub) and acts as a local referral agency for Sufra NW London-Food bank.

The Charity seeks to attain its objectives through the provision of a wide and varied range of services and activities which are described in this report. They are all designed to enable disadvantaged and marginalised beneficiaries to be more resilient and lead; independent, better, active, positive and fulfilled lives. To overcome the cultural, social and financial barriers, communicate their expressed needs in order to shape the policies and services of local and regional agencies as well as to provide them with opportunities and support to contribute fully to society.

#### **Public Benefit**

The Trustees referred to the Charity Commission's General Guidance on public benefit when reviewing the Charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities contributed to its aims. Trustees are committed to providing services of a high quality to beneficiaries. The Charity is an equal opportunity organisation and it is committed to providing services that are free from any form of discrimination under the protected characteristics. The Charity monitors uptake of services to assist in advancing this policy. By supporting disadvantaged and marginalised people, the Charity also indirectly supports their carers. The Charity is committed to safeguarding its beneficiaries who may be vulnerable adults. Trustees, staff and volunteers are DBS checked and trained on safeguarding adults. Majority of the services are free of charge. Where specialist services and activities, such as; contributions for the fitness classes, meals at the social club, events and materials used for floristry courses, Christmas lunch, are not supported by funders the Trustees endeavoured to keep the charges as low as possible to allow widest possible access.

#### **The organisation's current services and activities by Projects include:**

1. **Resilience Project** is pan-London service for older and/or disabled Londoners from West Balkan and provides;
  - 1.1. Advocacy and targeted support by phone, drop in and appointments in areas of; Welfare Rights, Housing, Community Care and Health.
  - 1.2. Quarterly newsletter in Bosnian-Serbo-Croat language on Health, Welfare, latest activities and news in the community.
  - 1.3. Benefit appeals training in partnership with M2M Community Solicitors, one a year
  - 1.4. Money management/ financial capabilities workshops, twice a year.
  - 1.5. Digital workshops in partnership with Brent Start (Brent Council) on Mondays between 14.00-17.00 hours (autumn term).
  - 1.6. Floristry classes in partnership with Brent Start (Brent Council) on Mondays between 14.00-17.00 hours (spring term).
  - 1.7. Weekly fitness Classes on Wednesdays between 13.00-14.00 hours.
  - 1.8. Walking activities: 3 group walks per year (spring and autumn term).
  - 1.9. Twice weekly Social Club on Wednesdays and Sundays between 14.00-20.00 hours.
  - 1.10. Cultural and Social Events- once or twice a year.
  - 1.11. Volunteering opportunities; recruitment, training, support and supervision of volunteers involved in activities.

# Bosnia & Herzegovina Community Advice Centre

## Trustees' Annual Report *(continued)*

Year ended 31 March 2019

**2 & 3 Welfare Benefits Advice Projects;** two projects at local level for the wider local community provides;

- Twice weekly outreach welfare advice service at Harlesden Hub on Wednesdays and Thursdays between 10.00-17.00 hours.

**4. Project 75 +** is pan-London service and activities for older Londoners from West Balkans, aged over 75 years which provides:

- 4.1 Professional advocacy and advice on Welfare Benefits, Housing, Community, Social Care and other issues in Serbo-Croat-Bosnian language.
- 4.2 Group talking therapies- 12 sessions per year on Saturdays between 13:00-15:00 hours.
- 4.3 Training for volunteers- one per year.
- 4.4 Accompanied support and assistance by volunteers to help vulnerable older Londoners access project services and activities.
- 4.5 Social-cultural and educational events- three times a year.

**5. New Kitchen & Flooring-** capital project to address safety risks and provide improvements to accessibility and facilities.

### Achievements and performance

By the beginning of this financial year, we have ensured the Charity complies with new legislation General Data Protection Regulation (GDPR) regulations which came into force on 25th of May 2018. We did this by following the guidance set out by the *Charity Finance Group's General Data Protection Regulation: A Guide for Charities*. We have adopted some of the new policies and put things in place to ensure effective data management. Having done the process of effective data management we have produced a separate document of the Charity's compliance with the requirements of GDPR.

As a Charity we continue to provide a lifeline of support to disadvantage and marginalised Londoners from West Balkan region and quality welfare advice services to the wider community in London Borough of Brent. In June 2018, we were successful in retaining our *Investors in People* Quality Standards. Our service activities are supported by the National Lottery Community Fund (previously known as Big Lottery Fund), Brent Council and City Bridge Trust grants and contracts, and we continued to meet the criteria for contracts for these services.

Last year we provided advice, information, advocacy and support to 1,142 individual clients through 4 projects; out of this number 53% were people from all community groups of the wider local community. 64 % of beneficiaries were over the age of 55, 61 % disabled, 88% unemployed and 46 % non-English speakers.

How the beneficiaries accessed our service over the last year: 52% outreach, 24% appointments, 10% drop in, 10% phone, 3% email and 1 % by home visit. We gave advice and support on a wide range of issues which are: benefits 60 %, housing 9%, community care 27% and health 4%.

### Resilience Project

Resilience Project, funded by the National Lottery Community Fund continues to be successful and a vital point of support to older and disabled Londoners from West Balkans. During the reporting period, in total 1353 people benefited from the project's wide range of services and activities delivered by our organisation and project partners. Out of this number, 393 individuals received a comprehensive assessment, targeted support and advocacy. The holistic approach was used for an assessment on each individual with a focus on their welfare, health and personal development issues. 32 hours of weekly general and advanced advocacy service in English-Bosnian-Serbo-Croat language were focused on prevention and increasing independence, while 4 information newsletters in the language spoken by beneficiaries kept beneficiaries informed and connected to the project. These newsletters were sent to 479 project beneficiaries and provided useful information on issues affecting them (details of welfare benefits changes and developments, social care updates, NHS services, housing), regular updates on project activities and details of support services that are available to them. Quarterly newsletters improved communication and increased awareness of other support available to beneficiaries.



# **Bosnia & Herzegovina Community Advice Centre**

## **Trustees' Annual Report *(continued)***

### **Year ended 31 March 2019**

The project has helped to build resilience, increase independence, social opportunities and communication with the wider local community for all the individuals who have engaged in this project. There was a wide range of activities designed to achieve the outcomes sought by the project, outlined above. Amongst all, 2 financial capabilities workshops helped 21 people to better manage their limited resources. These workshops allowed beneficiaries to identify saving opportunities, better manage their household budgets, how to prioritise their bills, provide them with money-saving tips and how to switch utility providers and access discounts. 6 digital workshops helped 46 beneficiaries to take steps to tackle digital exclusion. This year the focus of these workshops was on using the smartphone which helped beneficiaries develop the skills needed in everyday life i.e. making phone calls and using WhatsApp and Viber applications. Benefits appeal training helped 14 people learn more about universal credit sanctions, mandatory reconsiderations and disability benefits appeals. The purpose of this training was to build resilience and equip beneficiaries with skills, so they can do things themselves by addressing the problem when it arises. 28 sessions of fitness classes helped 31 people increase physical activity on a regular weekly basis while 3 walking activities encouraged 39 people to take steps to increase physical activity which they would not otherwise do if it was not for this activity being introduced into the

project in the final year. Beneficiaries particularly enjoyed group walks because they provided additional opportunities to socialise while enjoying the greenery and fresh air. 39 beneficiaries reported increased physical activity and improved mental health and wellbeing. The majority of beneficiaries have physical health conditions so fostering a more active and healthier lifestyle physically was a greater challenge, but we managed to change and adopt new activities with health benefits which are also derived from fostering a positive mental health state, which is what the project was also catered to do. Our team of 20 volunteers have developed more person-centred skills in community work which enabled them to deliver better work in the community. They have worked particularly hard and organised two cultural (International Women's Celebration Event, Christmas Lunch) and two social events, run twice weekly social club and walking activities and provided regular support to their peers who are less able beneficiaries to access these activities.

32 vulnerable older people benefited from 96 sessions of social club, each session lasting up to six hours. 4 social events were attended in total by 186 people. These social activities addressed isolation and social exclusion of project beneficiaries and provided them with opportunities for engagement with members of the wider local community. Significant progress has been made to reach the sought outcome, described above. The group dynamics have been very good overall and individuals from different community groups could be seen supporting each other during the group activities just as much as support was offered by the project staff. This increased as the bonds between the groups' members strengthened and was an aim the project worked towards, fostering more interaction between the project beneficiaries and members of the wider local community and reduced input from the staff as the group activities progressed. Some of them chose to subsequently meet each other for coffee outside of the group activities, strengthening their sense of community both within and outside of the doors of BHCAC.

The support they are offered by the project in their daily lives is an integral part of their integration and overall health and well-being. The majority of project beneficiaries experience mental health problems, which most commonly include Post Traumatic Stress Disorder (PTSD), depression, and/or anxiety. PTSD has a detrimental and negative impact on their day to day living which makes it difficult for them to sustain their independence. Therefore they heavily rely on the Resilience Project. From our experience of delivering ESOL classes in the past, we have noticed that they are unable to progress past a certain level. English level 3 is a minimum requirement for good communication skills to deal with the complexities in everyday life e.g. accessing statutory sector services or explaining a complaint when problems arise. Results of beneficiaries' consultation confirm the project remains "lifeline" of support because there is no linguistic advocacy, support and opportunities for them in London.

The funding for this project is coming to an end on the 31st of August 2019. We intend to develop and build on our existing work to provide essential services to the most-hard to reach Londoners from West Balkans and extend the project to the wider local community needing our assistance. Moylen Associates (Social Care Consultancy) will carry out Resilience Project Final Independent Evaluation which is expected to be published by the end of September 2019. This report will provide an independent review of project work over the past 3 years and will inform if all outcomes sought by the project have been achieved in everyone's view.

# Bosnia & Herzegovina Community Advice Centre

## Trustees' Annual Report *(continued)*

Year ended 31 March 2019

### Welfare Benefits Advice Projects

This year, we have managed to secure an additional and third round of funding from Brent Advice Fund (Brent Council) through Brent Advice Partnership. This meant that from July 2018 we were able to increase our weekly Outreach Welfare Advice service and support to the wider local community at Harlesden Hub to two days per week. The full roll-out of Universal Credit in the London Borough of Brent in November 2018 has been felt on the ground of our work and as result, we have seen an increase by 35% of welfare advice service demand in the first quarter of 2019. Our forward planning and preparation from the previous year in terms of further investments in training for all staff and securing financial resources for additional service delivery have enabled us to respond to increasing demand and provide the local community with adequate support in the times of need. Our support for the wider local community continues to fill the gap in Welfare Advice Service provision in the London borough of Brent and reduces pressure on other local providers. Our actions once again have demonstrated the "value of the small" community led organisations. During the period of this report, a total of 610 people from the wider local community benefited from our twice-weekly outreach welfare advice services and support.

The results from 12% survey respondents carried out in July 2018 show; all respondents reported increased knowledge of issues affecting them and are able to avoid future crises, all respondents reported that the result of their case was better after our advice and support (100% success rate). Harlesden Hub is part of Brent Hubs, a local authority initiative which brings its own services and local providers together under one roof and coordinates joint response to the needs of the local community. We are one of the strongest Harlesden Hub partners with the greatest number of people assisted in one year. In Brent Council's view, we are *"an invaluable member of the Hub providing dedicated service and support on a wide range of welfare-related enquiries"*. Most importantly, our hard work has been recognised by Harlesden Community and in February 2019 we received two *Pride of Harlesden 2019* awards; first to our Charity for its contribution for the wellbeing of Harlesden Community and second to our member of staff for service excellence.

### 75+ Project

75+ Project funded by City Bridge Trust over the past year have been of great support for our beneficiaries from West Balkan over the age of 75. This particular group is most isolated and vulnerable of all the community groups Charity supports. During the year, 139 individuals benefited from dedicated 14 hours per week professional advocacy and advice services including the casework in English-Bosnian-Serbo-Croat languages. Out of this number, the highest numbers of cases were 43% on welfare benefit rights, followed by 40 % on community and/or social care, while 9 % were on health and 7 % on housing. 84 % of beneficiaries were between ages 75-84 and 16 % over the age of 85 with the oldest being 103 years old. 99% were disabled and 99% were non-English speakers. In total, 55 beneficiaries from this particular age group were supported by volunteers on a regular basis and attended three events (social-cultural-educational) where they have had an opportunity to meet each other and socialise and engage with other members of the community. These events were an opportunity for beneficiaries to take part in the cultural programme and show their talents and feel proud. The video evidence shows beneficiaries full enjoyment and happiness, nevertheless, everyone made the effort to look good. Some of the beneficiaries were particularly thankful for volunteers' support because if it was not for this support they would not be able to attend these events. The project supported 7 volunteers by arranging training for them on safeguarding vulnerable adults, which was provided by Brent Council.

Furthermore, the project has provided beneficiaries with 11 sessions of group talking therapies facilitated by bi-lingual (English-Bosnian-Serbo-Croat languages) Clinical Psychologist which benefited 15 individuals during the autumn and spring term. A wide range of topics were covered and they were ones that were specifically chosen by the beneficiaries themselves and identified as being the most important in meeting their psychological and wellbeing needs. These included sessions focusing on different aspects of pain management, a healthy sleep routine, discussions around stress responses, self-care for current or past carers, cognitive assessments of memory functioning, symptoms and treatment of depression, and symptoms and treatment for PTSD.

Beneficiaries were given practical steps and coping strategies to implement for all of the topics discussed. For some of the topics, this included taking away the emotional freedom technique (EFT)

# **Bosnia & Herzegovina Community Advice Centre**

## **Trustees' Annual Report** *(continued)*

### **Year ended 31 March 2019**

tapping scripts so they could practice themselves at home, recognising the symptoms for depression and/or PTSD and things they could do themselves to cope and improve their symptoms. All the coping techniques that were taught were demonstrated in the group sessions and participants were given an opportunity to practice them.

Upon seeking feedback from the beneficiaries as to how they had found the sessions and what they feel they have learnt; the majority of the feedback was largely positive. Some commented that they found socialising and connecting with others particularly useful, the focus on adopting positive behaviours around sleep, and how to turn the focus away from negative memories and do something positive instead. Others reported finding the memory tests beneficial, the relaxation exercises, and learning EFT tapping as a coping strategy. Beneficiaries found that, being part of a group with others who have had similar experiences and can understand what they are going through, has really helped them.

Over the past year, we have received referrals from NHS (clinical psychologist and GP Doctor) to our group talking therapies. The feedback from GP Doctor; patient's visit to GP reduced, notable improvements on patient's both mental and physical health; happy mood and good test results. Another beneficiary family member noticed improvements to her mother's mental wellbeing and a more positive outlook on life.

In January 2019, 10 feedback and evaluation questionnaires were completed by group participants which is a 67 % response rate; 80 % reported that they are more able to manage a physiological crisis. 100% reported improved mental health and wellbeing.

In January 2019, we sent feedback and evaluation questionnaires to beneficiaries 75 + who used project professional advocacy and advice service in English-Serbo-Croat-Bosnian languages and attended Events; 62 responses were received out of 151 people approached, which is a 41% response rate; 100 % of survey respondents reported increased awareness of other services available. 100% of survey respondents reported increased access to other services. 98% of survey respondents reported reduced isolation as a result of attending events.

35% of survey respondents reported increase in income (weekly income for individuals in this category increased by 39 % and in some cases by 92%, the total amount secured for beneficiaries through backdated benefits was £24,843). 27 % of survey respondents reported improved housing conditions. 29 % of survey respondents reported that they received adequate community/ social care and support packages. 11% of survey respondents reported that they received adequate support in health care (i.e. interpreting services, district nursing at home).

The volunteer from the same age group Project supports have reported that they felt very useful by accompanying their less able peers, others reported that without the volunteering opportunity and training project provided, they would not be able to volunteer anywhere else due to their lack of English and disability and volunteering keeps them active and gives them meaningful purpose.

#### **New Kitchen & Flooring**

In August 2018 we replaced our kitchen and flooring throughout the premises and the new environment meets health and safety requirements and allows us to provide better facilities and increase access to our services and activities. Funding from Awards for All and Edward Harvist Trust Fund have financially supported this capital project.

#### **Annual General Meeting**

The Annual General Meeting was held on 17 November 2018. The meeting was well attended and the special guest at the Annual Meeting was the Ambassador of Bosnia and Herzegovina Ambassador to the UK Her Excellency Mrs Valentina Marincic who praised the Charity's work over the years, commenting as truly inspirational for establishing the relationship of trust with people from all six West Balkan countries. At this event, we launched the Charity's 5-year strategy which was developed earlier in the year in consultations with all stakeholders. Over the next 5 years, BHCAC will focus on addressing the expressed needs of its beneficiaries while being more financially sustainable. Members were particularly pleased to see the Charity's direction for a longer-term which gives stronger sustainability assurances.



# Bosnia & Herzegovina Community Advice Centre

## Trustees' Annual Report *(continued)*

Year ended 31 March 2019

### Plans for future periods

Our main aim for the future is to implement the Charity's five years strategy; we have a comprehensive plan in place which will guide all our future actions. Our focus for the next year will involve five priorities. The first priority is to sustain our Advice Quality Standards due for re-assessment in July 2019 to ensure quality in advice service provision. The second priority is to renew funding for Resilience Projects which is coming to an end on 31 of August 2019. The third priority is to make further capital investments into the refurbishment of our premises to maximise community space and purchase necessary equipment which will allow us to deliver all our planned activities and support more people. The fourth priority is to increase staff capacity; existing staff capacity is overstretched with current work and cannot fully meet the increasing needs of the local community for welfare advice services and help with more complex cases. Increased number of hours for Welfare Advisor and the new post of caseworker will address this demand and strengthen our work. Our evidence from outreach welfare advice service monitoring shows that 22% of people from the Willesden area are accessing our outreach location in Harlesden. Therefore, we need to deliver an additional day of outreach welfare advice service and support at the Willesden area. We have already been invited by Brent Council to become one of the partners of Willesden Hub which is due to be open in autumn 2019. The fifth priority is to organise an event for all stakeholders in the newly refurbished premises to celebrate the success of our work over the past three years and share project learning and Resilience Project Independent Final Evaluation (September 2019).

### Financial review

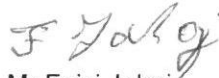
BHCAC had a surplus of £3,578 (2018: surplus £8,424) in the financial year, April 2018 to March 2019.

The charity's reserves carried forward consist of General/Unrestricted Funds of £14,271 (2018: £9,099) and Restricted Funds of £28,404 (2018: £29,998) at 31 March 2019.

The trustees' annual report was approved on 02/10/2019 and signed on behalf of the board of trustees by:



Mr Zaim Pasic (Chair)  
Trustee



Mr Fejzi Jahaj  
Charity Secretary

# **Bosnia & Herzegovina Community Advice Centre**

## **Independent Examiner's Report to the Trustees of Bosnia & Herzegovina Community Advice Centre**

**Year ended 31 March 2019**

I report to the trustees on my examination of the financial statements of Bosnia & Herzegovina Community Advice Centre ('the charity') for the year ended 31 March 2019.

### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

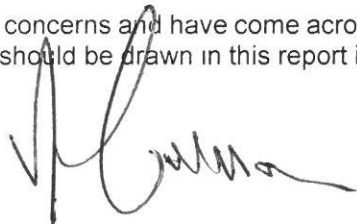
I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Al Groman FCA  
Independent Examiner

12.11.19

Groman & Company  
Chartered Accountants  
5 Violet Hill  
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London  
NW8 9EB

# Bosnia & Herzegovina Community Advice Centre

## Statement of Financial Activities

Year ended 31 March 2019

		Unrestricted funds	2019 Restricted funds	Total funds	2018 Total funds
	Note	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	4	3,765	155,867	159,632	124,255
Other income	5	1,772	–	1,772	1,485
<b>Total income</b>		<u>5,537</u>	<u>155,867</u>	<u>161,404</u>	<u>125,740</u>
<b>Expenditure</b>					
Expenditure on charitable activities	6,7	365	157,461	157,826	117,316
<b>Total expenditure</b>		<u>365</u>	<u>157,461</u>	<u>157,826</u>	<u>117,316</u>
<b>Net income and net movement in funds</b>		<u>5,172</u>	<u>(1,594)</u>	<u>3,578</u>	<u>8,424</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		9,099	29,998	39,097	30,673
<b>Total funds carried forward</b>		<u>14,271</u>	<u>28,404</u>	<u>42,675</u>	<u>39,097</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

The notes on pages 12 to 18 form part of these financial statements.

# Bosnia & Herzegovina Community Advice Centre

## Statement of Financial Position

31 March 2019

	Note	2019 £	£	2018 £
<b>Fixed assets</b>				
Tangible fixed assets	12		1,976	2,227
<b>Current assets</b>				
Debtors	13	1,579		10,408
Cash at bank and in hand		84,607		65,060
		<u>86,186</u>		<u>75,468</u>
<b>Creditors: amounts falling due within one year</b>	14	<u>45,487</u>		<u>38,598</u>
<b>Net current assets</b>			<b>40,699</b>	<b>36,870</b>
<b>Total assets less current liabilities</b>			<b><u>42,675</u></b>	<b><u>39,097</u></b>
<b>Funds of the charity</b>				
Restricted funds			28,404	29,998
Unrestricted funds			14,271	9,099
<b>Total charity funds</b>	16		<b><u>42,675</u></b>	<b><u>39,097</u></b>

These financial statements were approved by the board of trustees and authorised for issue on 02/10/2019, and are signed on behalf of the board by:



Mr Zaim Pasic (Chair)  
Trustee

The notes on pages 12 to 18 form part of these financial statements.



# **Bosnia & Herzegovina Community Advice Centre**

## **Notes to the Financial Statements**

**Year ended 31 March 2019**

### **1. General information**

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Rear of 108 High Road, Willesden, London, NW10 2PP.

### **2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

### **3. Accounting policies**

#### **Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### **Going concern**

There are no material uncertainties about the charity's ability to continue.

#### **Disclosure exemptions**

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available in FRS 102: (a) No cash flow statement has been presented for the company. (b) Disclosures in respect of financial instruments have not been presented.

#### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

#### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# **Bosnia & Herzegovina Community Advice Centre**

## **Notes to the Financial Statements** *(continued)*

**Year ended 31 March 2019**

### **3. Accounting policies** *(continued)*

#### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

#### **Resources expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### **Tangible assets**

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Bosnia & Herzegovina Community Advice Centre

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2019

### 3. Accounting policies *(continued)*

#### Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

#### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold property	- 25% reducing balance
Fixtures and fittings	- 25% reducing balance
Equipment	- 25% reducing balance
Equipment	- 25% reducing balance

#### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

# Bosnia & Herzegovina Community Advice Centre

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2019

### 4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
<i>Current year</i>			
<b>Donations</b>			
Donations	3,765	–	3,765
<b>Grants</b>			
Big Lottery Fund	–	85,311	85,311
London Borough of Brent	–	20,006	20,006
City Bridge Trust	–	35,650	35,650
Edward Harvist Trust	–	4,900	4,900
Awards For All	–	10,000	10,000
	<u>3,765</u>	<u>155,867</u>	<u>159,632</u>
<i>Prior year</i>			
<b>Donations</b>			
Donations	2,098	–	2,098
<b>Grants</b>			
Big Lottery Fund	–	92,460	92,460
London Borough of Brent	–	10,000	10,000
City Bridge Trust	–	9,700	9,700
Awards For All	–	9,997	9,997
	<u>2,098</u>	<u>122,157</u>	<u>124,255</u>

### 5. Other income

	Unrestricted Funds £	Total Funds 2019 £	Unrestricted Funds £	Total Funds 2018 £
Membership	1,035	1,035	765	765
Other sundry income	737	737	720	720
	<u>1,772</u>	<u>1,772</u>	<u>1,485</u>	<u>1,485</u>



# Bosnia & Herzegovina Community Advice Centre

## Notes to the Financial Statements (continued)

Year ended 31 March 2019

### 6. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2019
<i>Current year</i>			£
Core charitable activities	216	133,355	133,571
Support costs	149	24,106	24,255
	<u>365</u>	<u>157,461</u>	<u>157,826</u>
<i>Prior year</i>			£
Core charitable activities	–	103,636	103,636
Support costs	11,911	1,769	13,680
	<u>11,911</u>	<u>105,405</u>	<u>117,316</u>

### 7. Expenditure on charitable activities by activity type

	Grant funding of activities	Support costs	Total funds	Total fund
	£	£	2019	2018
			£	£
Core charitable activities	133,571	1,232	134,803	104,659
Governance costs	–	23,023	23,023	12,657
	<u>133,571</u>	<u>24,255</u>	<u>157,826</u>	<u>117,316</u>

### 8. Net income

Net income is stated after charging/(crediting):

	2019	2018
	£	£
Depreciation of tangible fixed assets	<u>900</u>	<u>743</u>

### 9. Independent examination fees

	2019	2018
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,080</u>	<u>1,080</u>

### 10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2019	2018
	£	£
Wages and salaries	57,702	48,341
Social security costs	2,928	1,419
Employer contributions to pension plans	4,616	3,867
	<u>65,246</u>	<u>53,627</u>

The average head count of employees during the year was 2 (2018: 2).

# Bosnia & Herzegovina Community Advice Centre

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2019

### 10. Staff costs *(continued)*

No employee received employee benefits of more than £60,000 during the year (2018: Nil).

### 11. Trustee remuneration and expenses

SORP 2015 requires the following statement to be made:

- no remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

### 12. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	Kitchen equipment £	Total £
<b>Cost</b>					
At 1 April 2018	9,135	15,922	10,888	5,314	41,259
Additions	–	–	–	649	649
<b>At 31 March 2019</b>	<b>9,135</b>	<b>15,922</b>	<b>10,888</b>	<b>5,963</b>	<b>41,908</b>
<b>Depreciation</b>					
At 1 April 2018	8,696	15,517	9,653	5,166	39,032
Charge for the year	146	135	412	207	900
<b>At 31 March 2019</b>	<b>8,842</b>	<b>15,652</b>	<b>10,065</b>	<b>5,373</b>	<b>39,932</b>
<b>Carrying amount</b>					
<b>At 31 March 2019</b>	<b>293</b>	<b>270</b>	<b>823</b>	<b>590</b>	<b>1,976</b>
At 31 March 2018	439	405	1,235	148	2,227

### 13. Debtors

	2019 £	2018 £
Prepayments and accrued income	<b>1,579</b>	10,408

### 14. Creditors: amounts falling due within one year

	2019 £	2018 £
Deferred income	<b>38,606</b>	35,847
Trade creditors	<b>5,101</b>	142
Social security and other taxes	–	1,498
Pension creditor	–	31
Other creditors	<b>1,780</b>	1,080
	<b>45,487</b>	38,598

### 15. Pensions and other post retirement benefits

#### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £4,616 (2018: £3,867).

# Bosnia & Herzegovina Community Advice Centre

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2019

### 16. Analysis of charitable funds

Unrestricted funds – <i>Current year</i>	At 1 April 2018 £	Income £	Expenditure £	At 31 March 2019 £
General funds	<u>9,099</u>	<u>5,537</u>	<u>(365)</u>	<u>14,271</u>
Unrestricted funds – <i>Prior year</i>	At 1 April 2017 £	Income £	Expenditure £	At 31 March 2018 £
General funds	<u>17,427</u>	<u>3,583</u>	<u>(11,911)</u>	<u>9,099</u>
 Restricted funds - <i>Current year</i>	 At 1 April 2018 £	 Income £	 Expenditure £	 At 31 March 2019 £
Advice fund	9,014	20,006	(18,478)	10,542
Resilience fund	5,820	85,311	(84,999)	6,132
75 Plus fund	5,167	35,650	(37,334)	3,483
Premises improvements fund	<u>9,997</u>	<u>14,900</u>	<u>(16,650)</u>	<u>8,247</u>
	<u>29,998</u>	<u>155,867</u>	<u>(157,461)</u>	<u>28,404</u>
 Restricted funds - <i>Prior year</i>	 At 1 April 2017 £	 Income £	 Expenditure £	 At 31 March 2018 £
Advice fund	3,106	10,000	(4,092)	9,014
Resilience fund	6,524	92,460	(93,164)	5,820
75 Plus fund	–	9,700	(4,533)	5,167
Premises improvements fund	–	9,997	–	9,997
Talking therapy fund	<u>3,616</u>	<u>–</u>	<u>(3,616)</u>	<u>–</u>
	<u>13,246</u>	<u>122,157</u>	<u>(105,405)</u>	<u>29,998</u>

### 17. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
<i>Current year</i>			
Tangible fixed assets	1,976	–	1,976
Current assets	<u>12,295</u>	<u>28,404</u>	<u>40,699</u>
<b>Net assets</b>	<u>14,271</u>	<u>28,404</u>	<u>42,675</u>
 <i>Prior year</i>	 Unrestricted Funds £	 Restricted Funds £	 Total Funds 2018 £
Tangible fixed assets	2,227	–	4,457
Current assets	<u>6,872</u>	<u>29,998</u>	<u>36,870</u>
<b>Net assets</b>	<u>9,099</u>	<u>29,998</u>	<u>39,097</u>