

Company number: 04249530  
Charity number: 1091547

**REDBRIDGE CITIZENS ADVICE BUREAU**  
(Operating as Citizens Advice Redbridge)  
(A company limited by guarantee)

**TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2020**

# **REDBRIDGE CITIZENS ADVICE BUREAU**

(Company limited by guarantee no. 04249530, registered charity no. 1091547)

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## **REPORT AND FINANCIAL STATEMENTS**

For the year ended 31 March 2020

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**REDBRIDGE CITIZENS ADVICE BUREAU**  
**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY,**  
**ITS TRUSTEES AND ADVISERS**  
**For the year ended 31 March 2020**

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<b>Trustees</b>	Adesola Orimalade – Chair Diana Middleditch (resigned 13 November 2019) Bernard Hunter Dr Ebenezer Anjorin Royston Emmett Alan Jeffery Roopal Mehta (resigned 13 November 2019) Dr Cyril Onwubiko Alison Shepperd (appointed 13 November 2019)
<b>Honorary President</b>	Ali Qureshi
<b>Chief executive</b>	Susanne Rauprich
<b>Company Secretary</b>	Susanne Rauprich
<b>Registered name</b>	Redbridge Citizens Advice Bureau
<b>Operating name</b>	Citizens Advice Redbridge
<b>Charity reg. no.</b>	1091547
<b>Company reg. no.</b>	04249530
<b>Registered office</b>	1st Floor Redbridge Central Library Clements Road Ilford Essex IG1 1EA
<b>Independent Examiner</b>	Charles Ssempijja, ACA NFP Accountants Ltd No. 38, 52 Peckham Grove London SE15 6FR
<b>Bankers</b>	Natwest Plc 50 Ilford Hill Essex IG1 2AT

**REDBRIDGE CITIZENS ADVICE BUREAU**  
**(Operating as Citizens Advice Redbridge)**

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2020**

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The trustees present their annual report and financial statements of the charity for the year ended 31 March 2020. Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's governing document, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

**EXEMPTIONS**

The trustees have taken advantage of the exemptions available to small companies, including the audit exemption (see statement on balance sheet).

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**a. Constitution and governing document**

Redbridge Citizens Advice Bureau is a registered charity and a company limited by guarantee. The registered name of the Charity is Redbridge Citizens Advice Bureau. However since 2015 the Charity has used the operating name of Citizens Advice Redbridge. The Charity was incorporated as a company limited by guarantee on 10 July 2001, company number 04249530. The charity's registration number is 1091547.

Redbridge Citizens Advice Bureau is governed by its Memorandum and Articles of Association dated 10 July 2001, last amended December 2015.

The governance of the charity is the responsibility of the Trustees. Day to day management is by the CEO, who draws on the support and expertise of the highly experienced Board of Trustees as needed.

**b. Method of appointment or election of Board of Trustees**

Trustees are elected and co-opted under the terms of the Memorandum and Articles of Association. Regular reviews are held to identify any expertise gaps within the Board of Trustees and appointments are made where required to strengthen the Board of Trustees, subject to all trustees' approval.

When it is necessary to appoint new trustees, due to either a trustee stepping down or a gap in expertise in the board is identified, recruitment will be done via volunteer and trustee recruitment websites and services such as Reach Volunteering or the local volunteer bureau. Applicants will have the opportunity to meet the chief executive informally, and then undergo a formal interview process during which their application will be assessed against a trustee role description and person specification agreed by the board of trustees. If successful, they will be invited to attend a board meeting at which they will be co-opted with the view of being elected at the following AGM by members.

No other person or external body is entitled to appoint any trustees of the charity. The Trustees who served during the period and after the yearend are shown on page 1.

**c. Policies adopted for the induction and training of Board of Trustees**

The charity provides new trustees with an induction pack and mentoring from the Chair. The charity has limited resources for formal training of the trustee body. However, on-going training opportunities are announced to trustees when these become available pro bono.

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**For the year ended 31 March 2020**

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**d. Related party relationships**

The Charity has considered the disclosure requirements of the SORP for related party relationships. Citizens Advice Redbridge 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 Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 5 to the accounts.

Trustees are required to disclose all relevant interests and register them with the Chair of Trustees and to withdraw from decisions where a conflict of interest arises.

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

**e. Remuneration policy for key management personnel**

In line with our pay policy, the pay of the charity's Chief Executive is reviewed annually along with that of all staff, and normally increased in accordance with London local government pay rates, depending on affordability. The trustees also draw on their knowledge of the sector and common practice in other charities of similar size to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

**f. Risk management**

The Board of Trustees fully accepts its responsibilities for ensuring that the major risks to which the Charity is exposed are identified, and that there are systems and procedures in place to mitigate those risks.

The Charity is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks. A risk register is in place and is reviewed regularly.

**OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT**

**a. Purposes and aims**

The charity's objects are to promote any charitable purpose for the benefit of the community in the London Borough of Redbridge by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress, and achieve this by the provision of:

Free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

**REDBRIDGE CITIZENS ADVICE BUREAU**  
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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2020**

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**b. Principal activities**

The charity's main activities and who it tries to help are described below. All its charitable activities focus on the provision of free, confidential, independent and impartial advice, information and counselling for members of the public and are undertaken to further Citizen Advice Redbridge's charitable purposes for the public benefit.

Apart from our self-referral general advice service, we run the following projects, sponsored as shown:

- Help to Claim Project, funded by the Department for Work and Pensions, via a subgrant from Citizens Advice
- Housing Advice Outreach Project, funded by London Borough of Redbridge
- Macmillan Welfare Benefits Advice Service, funded by Barking, Havering & Redbridge NHS Trust (until 31 December 2019). The service continues to be delivered by Barking, Havering & Redbridge NHS Trust)
- GP Outreach Project, funded by City Bridge Trust
- Money Advice Project, funded by London Borough of Redbridge (until 30 June 2019)
- Employment Law Advice Project, funded by Trust for London

**c. Public benefit**

The Board of Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

**ACHIEVEMENTS AND PERFORMANCE: REVIEW OF ACTIVITIES FOR THE YEAR**

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in 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 will contribute to the aims and objectives that have been set.

During the year the following projects, activities and events have taken place:-

- Demand continually remained high from local residents and workers and the number and complexity of the issues they are confronting is rising. We continue to provide a high level of advice, assistance and support to local residents through our service outlets in Ilford, South Woodford and outreach locations.
- During the year under review, there were 5,637 recorded enquiries through different types of contact, including face to face advice, outreach, projects and telephone signposting. In total, we saw 2,643 clients, dealt with 2,059 cases presenting 6,993 issues.
- Combined service outcomes for local residents totalled £3.1 million, which consisted mainly of benefits and grants.

## REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

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### TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2020

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- We reviewed our general advice services to improve accessibility as demand regularly outstrips the services we can provide. This included a review of our premises and in November 2019 we opened our premises in South Woodford as a designated space for our phone advice services. The premises are adjacent to South Woodford Library and Health Centre, offering further opportunities for partnership work and collaboration.
- The opening of South Woodford allowed us to join Adviceline, the national Citizens Advice telephone service. Redbridge residents dial a designated number (0300 330 9063) which connects them to a Redbridge based phone adviser when they are available. At other times, calls are answered by a national response team. This has meant that Redbridge residents can access advice from 9am to 5pm, Monday to Friday, increasing access days from two to five. Over the course of the year, 788 Redbridge residents were helped with 1,460 issues by Adviceline. The team at Redbridge Citizens Advice helped with around 250 issues (about a sixth of all).
- As of April 2019, we joined the national Help to Claim project coordinated by Citizens Advice and delivered locally. This has given us significant extra capacity to provide a vital service. The funding amounts to almost 40% of total incoming resources, is time limited and reviewed annually.
- In Redbridge we helped 658 clients make a claim for Universal Credit and recorded £1.55 million as financial outcomes for claimants. 35% of claimants were seen in person at the Jobcentre in Seven Kings, Redbridge.
- The remaining 65% were helped by phone or webchat and most of these came from outside of Redbridge. At the same time, there were many Redbridge clients helped by phone by other local Citizens Advice (a total of 3,461 Redbridge residents received Help to Claim advice).
- 61% of the people we helped stated they had a disability or long term health condition.
- This year we established a Research and Campaigns Team (RCT) and focused on local initiatives to improve policies and practices adversely affecting our residents. Our key initiatives included campaigning for the council to adopt a Council Tax Protocol (aimed at preventing people from getting into debt and to ensure enforcement agents act within the law) and investigating how we could raise awareness of the European Union Settlement Scheme (EUSS). The EUSS initiative led to a successful collaboration with the council and we have since put in a joint funding application to the Home Office to assist Redbridge residents with their applications. Our RCT proactively engaged with local community groups which has led to stronger partnerships and collaborative working.
- Our volunteers continue to be the backbone of our advice service and we regularly recruit new volunteers to a range of roles. All volunteers receive ongoing training and development, working in partnership with staff to provide quality advice and support, with trustees providing governance direction. In 2019/20, we had over 40 volunteers supporting us as advisers, administrators and trustees.
- The Macmillan advice outreach project (funded by Barking, Havering & Redbridge NHS Trust) provided three half day advice sessions each week, two at Queens Hospital and one at King George Hospital to people living with cancer, their families and carers. The main area of advice was Benefits. In addition to this clients were helped with other issues, such as Debt, Employment and Housing. In total, 319 clients were helped with 823 issues. Outcomes totalled £0.94 million. The funder of the project, the Barking, Havering and Redbridge NHS Trust, decided to take provision of this vital service in house and we stopped delivery on 31 December 2019.

## **REDBRIDGE CITIZENS ADVICE BUREAU**

**(Operating as Citizens Advice Redbridge)**

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### **TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2020**

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- London Borough of Redbridge funds two Housing outreach projects to improve the financial situation of tenants and to prevent homelessness, as follows:
  - (i) Orchard Housing Office (Woodford Green) - 71 clients presented 205 issues, with outcomes totalling £168k.
  - (ii) Housing Advice Centre (Ilford) - 71 clients presented 224 issues, with outcomes totalling £210k.
- The Money Advice project provided debt advice to residents in the borough and was funded by the London Borough of Redbridge. Funding for the project came to an end on 30 June 2019, and debt clients continued to be seen as part of our general advice provision. Over the course of the year we dealt with 767 debt issues.
- Our GP Outreach Project is funded by City Bridge Trust and makes advice accessible to Redbridge residents in GP surgeries as part of a social prescribing offer. We continued to build on our partnership with Loxford Health Centre (Ilford) and Shrubberies Medical Centre (South Woodford) and expanded that service to more GP practices in Redbridge. As part of the project, we dealt with 450 simple queries, 61 more complex cases and recorded £100,000 of financial outcomes for our clients.
- We began our second funding period for the Trust for London Employment project and this year we saw 28 clients who presented 106 issues. We secured £224,000.

### **FINANCIAL REVIEW**

#### **a. Summary**

The statement of Financial Activities shows income of £380,096 for the year (2019 - £263,535). This year, the charity achieved net income of £14,444 (2019 - net expenditure of £4,482).

At 31 March 2020, total reserves were £68,404 of which £59,641 represented unrestricted funds (2019 - £49,973). All of the charity expenditure is spent on its charitable activities.

#### **b. Reserves Policy**

The trustees believe that Citizens Advice Redbridge (CAR) should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen circumstances and financial risk.

Trustees have taken into account the reliability and continuance of future funding, timing of cash flows and working capital requirements, cover for unplanned emergency works and potential liabilities to staff in the event of the closure of a particular activity.

Trustees consider therefore that it would be prudent to set aside an amount equivalent to six months operating expenditure on core services. This equates to £34,500.

The actual free reserves as at 31 March 2020 were £49,641. This amount is slightly higher than the required level, however the trustees note that the financial forecast for 2020/21 remains challenging, and the extra funds will provide a small cushion against this uncertainty.



**REDBRIDGE CITIZENS ADVICE BUREAU**  
(Operating as Citizens Advice Redbridge)

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2020**

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**c. Going Concern**

After making appropriate enquiries, the trustees have a reasonable expectation that the charitable company will have adequate resources to continue in operational existence for the foreseeable future.

This year, as last year, we have been able to add to unrestricted reserves. This is due to a changed approach to fundraising, placing more emphasis on small donations and fundraising from events.

**TRUSTEES RESPONSIBILITIES**

The charity trustees (who are also the directors of Redbridge Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In doing so the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Follow the methods and principles of the Charity SORP; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**REDBRIDGE CITIZENS ADVICE BUREAU**  
**(Operating as Citizens Advice Redbridge)**

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2020**

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**PREPARATION OF THE REPORT**

In preparing this report, the Board of Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

**APPROVAL**

This report was approved by the Trustees on 23 September 2020 and signed on its behalf by:

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**Adesola Orimalade**

Chair

## **REDBRIDGE CITIZENS ADVICE BUREAU**

**(Operating as Citizens Advice Redbridge)**

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### **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**

**For the year ended 31 March 2020**

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I report on the accounts of the charity for the year ended 31 March 2020 set out on pages 11 to 23.

#### **Respective responsibilities of the Trustees and examiner**

As the trustees of the charitable 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'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

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 the Company's accounts 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 the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. 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 that in any material respect:

1. accounting records were not kept 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).

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**REDBRIDGE CITIZENS ADVICE BUREAU**

**(Operating as Citizens Advice Redbridge)**

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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**

**For the year ended 31 March 2020**

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.../Continued

*Departure from the 2008 Regulations*

I understand that the financial statements have been prepared to give a 'true and fair' view, and have departed from the Charities (Accounts and Reports) Regulations 2008, only to the extent required to provide a 'true and fair view'. This departure has involved following SORP 2015 FRS102, rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 (SORP 2005), which is referred to in the exitent regulations, but has since been withdrawn.

*Conclusion*

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.



**Charles Ssempijja, ACA**

NfP Accountants Ltd

Chartered Accountants

No. 38, 52 Peckham Grove

London

SE15 6FR

Date: 29 January 2021  
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**REDBRIDGE CITIZENS ADVICE BUREAU**

(Operating as Citizens Advice Redbridge)

**STATEMENT OF FINANCIAL ACTIVITIES**

(incorporating Income and Expenditure Account & Statement of Total Realised Gains and Losses)

For the year ended 31 March 2020

	Unrestricted Funds	Restricted Funds	Total Funds	<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Total Funds</i>
Note	2020	2020	2020	2019	2019	2019
	£	£	£	£	£	£
<b>INCOME FROM</b>						
Donations, grants and legacies						
General donations	33,926	-	33,926	943	-	943
Charitable activities	2 125,552	218,612	344,164	172,684	89,213	261,897
Investment income: bank interest	209	-	209	77	-	77
Other income	1,797	-	1,797	618	-	618
<b>TOTAL INCOME</b>	<b>161,484</b>	<b>218,612</b>	<b>380,096</b>	<b>174,322</b>	<b>89,213</b>	<b>263,535</b>
<b>EXPENDITURE ON:</b>						
Charitable activities	3					
Macmillan Advice Project	28,067	-	28,067	37,423	-	37,423
GP Outreach Project	-	48,836	48,836	-	27,680	27,680
Employment Law Project	-	34,638	34,638	-	32,850	32,850
Welfare Benefits Project	-	-	-	-	32,699	32,699
Housing Debt Advice	31,000	-	31,000	31,000	-	31,000
Money Advice Project	5,485	-	5,485	22,060	-	22,060
Help to claim project	-	130,362	130,362	-	15,350	15,350
Personal Budgeting Support (PBS) Project	-	-	-	16,150	-	16,150
RAN: Emerging needs	-	-	-	-	-	-
General Advice	87,264	-	87,264	52,805	-	52,805
<b>TOTAL EXPENDITURE</b>	<b>151,816</b>	<b>213,836</b>	<b>365,652</b>	<b>159,438</b>	<b>108,579</b>	<b>268,017</b>
<b>Net income / (expenditure)</b>	<b>9,668</b>	<b>4,776</b>	<b>14,444</b>	<b>14,884</b>	<b>(19,366)</b>	<b>(4,482)</b>
Transfer between funds	14	-	-	(515)	515	-
<b>NET MOVEMENT IN FUNDS</b>	<b>9,668</b>	<b>4,776</b>	<b>14,444</b>	<b>14,369</b>	<b>(18,851)</b>	<b>(4,482)</b>
<b>RECONCILIATION OF FUNDS</b>						
TOTAL FUNDS AT 1 APRIL 2019	49,973	3,987	53,960	35,604	22,838	58,442
<b>TOTAL FUNDS AT 31 MARCH 2020</b>	<b>£ 59,641</b>	<b>£ 8,763</b>	<b>£ 68,404</b>	<b>£ 49,973</b>	<b>£ 3,987</b>	<b>£ 53,960</b>

The annexed notes form part of these financial statements

**REDBRIDGE CITIZENS ADVICE BUREAU****(Operating as Citizens Advice Redbridge)****(Registered charity number 1091547, Registered company number 04249530)****STATEMENT OF FINANCIAL POSITION****As at 31 March 2020**

	Notes	£	2020 £	£	2019 £
<b>FIXED ASSETS</b>					
Tangible assets	10		<b>2,651</b>		2
<b>CURRENT ASSETS</b>					
Prepayments and other debtors	12	<b>19,528</b>		27,028	
Cash at bank and in hand		<b>103,536</b>		53,400	
			<b>123,064</b>	80,428	
<b>CREDITORS: amounts falling due within one year</b>	13	<b>(57,311)</b>		(26,470)	
<b>NET CURRENT ASSETS</b>			<b>65,753</b>		53,958
<b>NET ASSETS</b>			<b>£ 68,404</b>	<b>£ 53,960</b>	
<b>FUNDS</b>					
Restricted funds	14		<b>8,763</b>		3,987
Unrestricted funds:					
Designated funds	14	<b>10,000</b>		10,000	
General fund	14	<b>49,641</b>		39,973	
			59,641	49,973	
<b>TOTAL CHARITY FUNDS</b>			<b>£ 68,404</b>	<b>£ 53,960</b>	

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, taking advantage of the small entities provisions of Section 1A, and the Charities Act 2011.

The financial statements were approved, and authorised for issue, by the Trustees on 23 September 2020 and signed on their behalf by:-

ADESOLA ORIMALADE, Chair

The annexed notes form part of these financial statements

**REDBRIDGE CITIZENS ADVICE BUREAU**  
**(Operating as Citizens Advice Redbridge)**

**STATEMENT OF CASH FLOWS**  
**For the year ended 31 March 2020**

	<b>2020</b>		<b>2019</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Cash flows from operating activities				
Net income / (expenditure) for the year	<b>14,444</b>		<i>(4,482)</i>	
Add back depreciation	<b>883</b>		-	
		<b>15,327</b>		<i>(4,482)</i>
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	<b>7,500</b>		<i>(10,832)</i>	
Increase/(decrease) in creditors	<b>30,841</b>		<i>15,919</i>	
		<b>38,341</b>		<i>5,087</i>
Cash flows from investing activities				
Purchase of fixed assets		<b>(3,532)</b>		-
Cash flows from financing activities		-		-
Change in cash and cash equivalents in the year		<b>50,136</b>		<i>605</i>
Cash and cash equivalents at the beginning of the year		<b>53,400</b>		<i>52,795</i>
Cash and cash equivalents at the year end		<b>103,536</b>		<i>53,400</i>

NOTES TO THE FINANCIAL STATEMENTS  
For the year ended 31 March 2020

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1. ACCOUNTING POLICIES

***Basis of preparation of financial statements***

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

***Reconciliation with previously Generally Accepted Accounting Practice (GAAP)***

The trustees have not identified any opening balances or amounts in comparative income and expenditure that require to be restated in accordance with the requirements of FRS 102, on reconciliation of opening balances and net income / (expenditure), under FRS 102 compared to the balances, and net income / (expenditure) under previous GAAP. The transition date was 1 April 2014.

***Public benefit entity***

The charitable company meets the definition of a public benefit entity under FRS 102.

***Going concern***

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Key judgements that the charity has made which have a significant effect on the accounts include estimating income and expenditure for the next 12 months.

***Income***

Income is recognised when the charity has entitlement to the funds: this is when any performance conditions attached to the income have been met, it is probable that the income will be received, and that the amount can be measured reliably.

Income is only deferred when: The donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

***Interest receivable***

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

***Fund accounting***

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.



**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2020**

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***Expenditure and irrecoverable VAT***

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is considered all to relate to Charitable activities and includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

***Allocation of support costs***

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity. The allocation of support and governance costs is analysed in note 3.

***Tangible fixed assets and depreciation***

Tangible fixed assets (excluding investments) are stated at cost less depreciation. Fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

***Debtors***

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

***Cash at bank and in hand***

Cash at bank and cash 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.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**REDBRIDGE CITIZENS ADVICE BUREAU**  
**(Operating as Citizens Advice Redbridge)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2020**

**2. INCOME FROM CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds 2020 £</b>	<b>Restricted Funds 2020 £</b>	<b>Total Funds 2020 £</b>	<i>Total Funds 2019 £</i>
<b>London Borough of Redbridge:</b>				
Strategic Partners Grant (core funding)	61,000	-	61,000	61,000
<b>Big Lottery Fund (now known as National Lottery Community Fund):</b>				
Welfare Benefits Project	-	-	-	19,878
<b>Barking, Havering &amp; Redbridge Trust:</b>				
Macmillan Advice Project	28,067	-	28,067	37,423
<b>London Borough of Redbridge:</b>				
Housing Debt Advice	31,000	-	31,000	31,000
<b>London Borough of Redbridge:</b>				
Money Advice	5,485	-	5,485	22,060
<b>Trust for London:</b>				
Employment Law Project	-	40,000	40,000	22,833
<b>Citizens Advice:</b>				
Help to Claim Project	-	130,362	130,362	14,835
<b>City Bridge Trust:</b>				
GP Outreach Project	-	48,250	48,250	31,667
<b>London Borough of Redbridge:</b>				
Personal Budgeting Support (PBS)	-	-	-	21,201
	<b>£ 125,552</b>	<b>£ 218,612</b>	<b>£ 344,164</b>	<b>£ 261,897</b>

**REDBRIDGE CITIZENS ADVICE BUREAU**  
(Operating as Citizens Advice Redbridge)

**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended 31 March 2020

**3. ANALYSIS OF EXPENDITURE**

	Staff / consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2020 £	Total 2019 £
<b>Charitable activities</b>						
Macmillan Advice Project	26,168	110	41	1,748	28,067	37,423
GP Outreach Project	39,597	834	616	7,789	48,836	27,680
Employment Law Project	31,864	666	33	2,075	34,638	32,850
Welfare Benefits Project	-	-	-	-	-	32,699
Housing Debt Advice	28,678	10	36	2,276	31,000	31,000
Money Advice Project	3,494	-	199	1,792	5,485	22,060
Help to claim project	113,964	1,933	677	13,788	130,362	15,350
Personal Budgeting Support (PBS) Project	-	-	-	-	-	16,150
General Advice	47,734	5,338	19,212	14,980	87,264	52,805
	<b>291,499</b>	<b>8,891</b>	<b>20,814</b>	<b>44,448</b>	<b>365,652</b>	<b>268,017</b>
<b>Fundraising costs</b>	-	-	-	-	-	-
<b>Governance costs</b>	-	20,814	(20,814)	-	-	-
<b>Support costs</b>	-	44,448	-	(44,448)	-	-
	<b>£ 291,499</b>	<b>£ 74,153</b>	<b>£ Nil</b>	<b>£ Nil</b>	<b>£ 365,652</b>	<b>£ 268,017</b>

*2019*

*Charitable activities*

Macmillan Advice Project	32,074	461	97	4,791	37,423
GP Outreach Project	24,500	746	49	2,385	27,680
Employment Law Project	24,394	6,080	47	2,329	32,850
Welfare Benefits Project	29,320	122	63	3,194	32,699
Housing Debt Advice	26,870	-	82	4,048	31,000
Money Advice Project	21,639	-	8	413	22,060
Help to claim project	7,140	7,358	13	839	15,350
Personal Budgeting Support (PBS) Project	10,413	-	-	5,737	16,150
RAN: Emerging needs	-	-	-	-	-
General Advice	32,529	674	1,923	17,679	52,805
	<b>208,879</b>	<b>15,441</b>	<b>2,282</b>	<b>41,415</b>	<b>268,017</b>
<i>Fundraising costs</i>	-	-	-	-	-
<i>Governance costs</i>	-	2,282	(2,282)	-	-
<i>Support costs</i>	-	41,415	-	(41,415)	-
	<b>£ 208,879</b>	<b>£ 59,138</b>	<b>£ Nil</b>	<b>£ Nil</b>	<b>£ 268,017</b>

Of the total expenditure of £365,652, £151,816 (2019 - £159,438) was unrestricted expenditure, and £213,836 (2019 - £108,579) was restricted expenditure.

**REDBRIDGE CITIZENS ADVICE BUREAU**  
**(Operating as Citizens Advice Redbridge)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2020**

<b>4. NET INCOME / (EXPENDITURE)</b>	<b>2020</b>	<i>2019</i>
	<b>£</b>	<b>£</b>
Net income / (expenditure) is stated after charging:-		
Independent Examination	<b>1,440</b>	<i>1,440</i>

**5. TRUSTEES' REMUNERATION AND EXPENSES**

During the year, no trustee received any remuneration for acting as trustee (2019 - the same).

The following trustees were reimbursed for expenses incurred on behalf of the charity, in connection with their work as trustees:-

	<b>2020</b>	<i>2019</i>
	<b>£</b>	<b>£</b>
Bernard Hunter	<b>100</b>	<i>740</i>
Roopal Mehta	<b>73</b>	<i>-</i>

**6. RELATED PARTY TRANSACTIONS**

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2020 (2019 - none).

**7. STAFF COSTS AND NUMBERS**

	<b>Unrestricted Funds 2020 £</b>	<b>Restricted Funds 2020 £</b>	<b>Total Funds 2020 £</b>	<i>Total Funds 2019 £</i>
<b>Salary costs</b>				
Wages and salaries	<b>83,521</b>	<b>185,425</b>	<b>268,946</b>	<i>193,393</i>
Social security costs	<b>18,255</b>	<b>-</b>	<b>18,255</b>	<i>13,117</i>
Pension costs	<b>4,298</b>	<b>-</b>	<b>4,298</b>	<i>2,369</i>
	<b>£ 106,074</b>	<b>£ 185,425</b>	<b>£ 291,499</b>	<i>£ 208,879</i>

The average weekly number of staff on a head count basis was 13 (2019 - 10).

The total employee benefits including pension contributions of the key management personnel were £38,965 (2019 - £26,764).

No employee earned more than £60,000, including benefits, during the year (2019 - the same).

**REDBRIDGE CITIZENS ADVICE BUREAU**  
**(Operating as Citizens Advice Redbridge)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2020**

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**8. GOVERNANCE COSTS**

	<b>2020</b>	<i>2019</i>
	£	£
Independent Examination	<b>1,440</b>	<i>1,440</i>
Trustees meetings	<b>100</b>	<i>740</i>
Legal and professional costs	<b>18,470</b>	
Other governance costs	<b>804</b>	<i>102</i>
	<b>£ 20,814</b>	<i>£ 2,282</i>

**9. ANALYSIS OF SUPPORT COSTS**

The amounts included in support costs, representing expenses of a general nature in support of the charity's activities and included in total expenses above, were as follows:-

	<b>2020</b>	<i>2019</i>
	£	£
Other staffing & volunteer costs	<b>3,181</b>	<i>2,013</i>
Office costs	<b>32,767</b>	<i>27,418</i>
Premises costs	<b>7,162</b>	<i>8,056</i>
Other	<b>1,338</b>	<i>3,928</i>
	<b>£ 44,448</b>	<i>£ 41,415</i>

Support and governance costs are allocated to a particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity.

**REDBRIDGE CITIZENS ADVICE BUREAU**  
**(Operating as Citizens Advice Redbridge)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2020**

**10. TANGIBLE FIXED ASSETS**

	Computer equipment £	Fixtures & fittings £	Total £
<b>Cost</b>			
At 1 April 2019	30,545	30,714	61,259
Additions	3,532	-	3,532
At 31 March 2020	<u>34,077</u>	<u>30,714</u>	<u>64,791</u>
<b>Depreciation</b>			
At 1 April 2019	30,544	30,713	61,257
Charge for the year	883	-	883
At 31 March 2020	<u>31,427</u>	<u>30,713</u>	<u>62,140</u>
<b>Net book value</b>			
At 31 March 2019	£ 1	£ 1	£ 2
At 31 March 2020	<u>£ 2,650</u>	<u>£ 1</u>	<u>£ 2,651</u>

**11. CASH AT BANK AND IN HAND**

	2020 £	2019 £
Current accounts	103,172	53,186
Term deposit accounts	10	10
Petty cash	354	204
	<u>£ 103,536</u>	<u>£ 53,400</u>

**12. DEBTORS**

	2020 £	2019 £
<b>Due within one year</b>		
Other debtors	-	3,119
Prepayments	-	207
Accrued income	19,528	23,702
	<u>£ 19,528</u>	<u>£ 27,028</u>

**REDBRIDGE CITIZENS ADVICE BUREAU**  
**(Operating as Citizens Advice Redbridge)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2020**

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**13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2020</b>	<i>2019</i>
	<b>£</b>	<b>£</b>
Trade creditors	<b>2,358</b>	<i>12,991</i>
Social security and other taxes	<b>4,813</b>	<i>4,333</i>
Net wages control	<b>(394)</b>	<i>-</i>
Pension payable	<b>1,416</b>	<i>579</i>
Other creditors	<b>-</b>	<i>2,882</i>
Accruals	<b>24,910</b>	<i>1,727</i>
Deferred grant income	<b>24,208</b>	<i>3,958</i>
	<b>£ 57,311</b>	<b>£ 26,470</b>
<u>Deferred income</u>		
Balance at 1 April 2019	<b>3,958</b>	<i>-</i>
Amount released to incoming resources	<b>(3,958)</b>	<i>-</i>
Amount deferred in the year: grant for next financial year received in advance	<b>24,208</b>	<i>3,958</i>
Balance at 31 March 2020	<b>£ 24,208</b>	<b>£ 3,958</b>

**REDBRIDGE CITIZENS ADVICE BUREAU**  
**(Operating as Citizens Advice Redbridge)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2020**

**14. STATEMENT OF FUNDS**

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains/(losses) £	Carried Forward £
<b>DESIGNATED FUNDS</b>					
Cessation Fund	10,000	-	-	-	10,000
	<u>£ 10,000</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 10,000</u>
<b>RESTRICTED FUNDS</b>					
<b>City Bridge Trust</b>					
GP Outreach Project	3,987	48,250	(48,836)	-	3,401
<b>Trust for London</b>					
Employment Law Project	-	40,000	(34,638)	-	5,362
<b>Citizens Advice</b>					
Help to Claim Project	-	130,362	(130,362)	-	-
	<u>£ 3,987</u>	<u>£ 218,612</u>	<u>£ (213,836)</u>	<u>£ Nil</u>	<u>£ 8,763</u>
<b>SUMMARY OF FUNDS</b>					
Unrestricted funds:-					
Designated Funds: Cessation fund	10,000	-	-	-	10,000
General Funds	39,973	161,484	(151,816)	-	49,641
	<u>49,973</u>	<u>161,484</u>	<u>(151,816)</u>	<u>-</u>	<u>59,641</u>
Restricted Funds	3,987	218,612	(213,836)	-	8,763
	<u>£ 53,960</u>	<u>£ 380,096</u>	<u>£ (365,652)</u>	<u>£ Nil</u>	<u>£ 68,404</u>



**REDBRIDGE CITIZENS ADVICE BUREAU**  
**(Operating as Citizens Advice Redbridge)**

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2020**

**15. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Tangible fixed assets	-	2,651	-	2,651
Net current assets	10,000	46,990	8,763	65,753
	<u>£ 10,000</u>	<u>£ 49,641</u>	<u>£ 8,763</u>	<u>£ 68,404</u>

**16. OPERATING LEASE COMMITMENTS**

Annual commitment for operating leases:-

	Premises		Telephone	
	2020	2019	2020	2019
	£	£	£	£
- Not later than 1 year	-	-	1,882	1,882
- Later than 1 year and not later than 5 years	-	-	1,411	3,293
- Later than 5 years	-	-	-	-
	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 3,293</u>	<u>£ 5,175</u>

**Redbridge Citizens Advice Bureau**

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**Detailed statement of financial activities  
For the year ended 31 March 2020**

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The following information does not form part of the statutory accounts.

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**

For the year ended 31 March 2020

	<b>Total Funds 2020 £</b>	<i>Total Funds 2019 £</i>
<b>INCOME FROM</b>		
<b>Gifts, donations and legacies</b>		
General donations	<b>33,926</b>	943
<b>Charitable activities</b>		
London Borough of Redbridge: Strategic Partners Grant (core funding)	<b>61,000</b>	61,000
Big Lottery Fund (now known as National Lottery Community Fund): Welfare Benefits Project	-	19,878
Barking, Havering & Redbridge Trust: Macmillan Advice Project	<b>28,067</b>	37,423
London Borough of Redbridge: Housing Debt Advice	<b>31,000</b>	31,000
London Borough of Redbridge: Money Advice	<b>5,485</b>	22,060
Trust for London: Employment Law Project	<b>40,000</b>	22,833
Citizens Advice: Help to Claim Project	<b>130,362</b>	14,835
City Bridge Trust: GP Outreach Project	<b>48,250</b>	31,667
London Borough of Redbridge: Personal Budgeting Support (PBS)	-	21,201
	<b>344,164</b>	261,897
Bank interest received	<b>209</b>	77
Other income	<b>1,797</b>	618
<b>TOTAL INCOME</b>	<b>380,096</b>	263,535

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year ended 31 March 2020**

	<b>Total Funds</b>	<i>Total Funds</i>
	<b>2020</b>	<i>2019</i>
	£	£
<b>EXPENDITURE ON</b>		
Wages, NI & Pension	<b>291,499</b>	<i>208,879</i>
Payroll service	<b>9,363</b>	<i>6,449</i>
Recruitment	<b>25</b>	<i>534</i>
Travel & subsistence	<b>734</b>	<i>798</i>
Training	<b>4,243</b>	<i>3,879</i>
General and office costs	<b>(2,017)</b>	<i>64</i>
Volunteer expenses	<b>1,906</b>	<i>1,843</i>
Marketing	<b>-</b>	<i>-</i>
Rent and rates	<b>6,605</b>	<i>1,237</i>
Heat and light	<b>-</b>	<i>2,090</i>
Insurance	<b>2,385</b>	<i>3,088</i>
Telephone	<b>5,125</b>	<i>11,000</i>
Printing, postage, and stationery	<b>5,766</b>	<i>3,397</i>
Publications and subscriptions	<b>4,614</b>	<i>6,848</i>
Equipment maintenance, repairs, and renewals	<b>8,713</b>	<i>11,348</i>
Depreciation	<b>883</b>	<i>-</i>
Trustees expenses	<b>100</b>	<i>740</i>
Bank charges	<b>474</b>	<i>143</i>
Other governance costs	<b>804</b>	<i>102</i>
Accountancy and independent examination	<b>1,440</b>	<i>1,440</i>
Legal and professional fees	<b>22,990</b>	<i>4,138</i>
<b>TOTAL EXPENDITURE</b>	<b>365,652</b>	<i>268,017</i>