

Company number: 04249530

Charity number: 1091547

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**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 2021**

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# **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 2021

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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 2021**

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<b>Trustees</b>	Adesola Orimalade – Chair Bernard Hunter Dr Ebenezer Anjorin Royston Emmett Alan Jeffery Dr Cyril Onwubiko Alison Sheppard
<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 2021**

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The trustees present their annual report and financial statements of the charity for the year ended 31 March 2021. 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.

**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.

The charity is governed by its Memorandum and Articles of Association dated 10 July 2001, last amended December 2020.

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.

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

**For the year ended 31 March 2021**

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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**  
(Operating as Citizens Advice Redbridge)

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2021**

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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
- Employment Law Advice Project, funded by Trust for London
- GP Outreach Project, funded by City Bridge Trust
- EUSS project, funded by the Home Office, via a subgrant from London Borough of Redbridge

During the year under review, we benefited from several Covid-19 crisis grants, allowing us to set up short-term projects to manage extraordinary demand. These were:

- Youth Innovation Project, funded by Department of Business, Energy and Industrial Strategy, via a subgrant from Citizens Advice
- Domestic Violence Project, funded by London Community Response Fund
- Volunteering Pathways, funded by National Lottery Community Fund
- Foodbank Project, funded by ASDA and the Trussell Trust, via a subgrant from Redbridge Foodbank

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.

**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.

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

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2021**

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At the beginning of the year, the UK entered the first national lockdown due to the Covid-19 pandemic. As a result, Citizens Advice Redbridge had to move its services to be delivered from the homes of our advisers, using phone and email as the main advice channels. This presented logistical challenges that were met successfully because of the flexibility of staff, volunteers and stakeholders, and with the help of additional grant funding from different sources. 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. Because of the pandemic we saw a change in the issues our clients need help with, with an increase in employment enquiries, as well as sexual violence and domestic abuse.
- Having moved all our operations to remote channels, we continued to provide a high level of advice, assistance and support to local residents. During the year under review, we helped 4,297 clients, dealt with 730 in-depth cases presenting 6,074 issues.
- Combined service outcomes for local residents totalled £2.18 million, which consisted mainly of benefits and grants.
- We reviewed our general advice services to improve accessibility as demand regularly outstrips the services we can provide. Just before we had to close our face-to-face advice, we trialled an information service at the Redbridge Central Library. This allowed us to see more clients and signpost them to appropriate information, which met their needs in most cases. Where additional support was needed, we continued to offer case work support. When the library closed to lockdown, we continued this approach with phone advice.
- We continued our membership of 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. Supported by a grant from the Department of Business, Energy and Industrial Strategy (BEIS) via Citizens Advice, we also contributed to the Adviceline Overflow service, enhancing national capacity by taking an additional 50 calls and 25 emails/chats every month.
- Another grant from BEIS allowed us to upgrade our technology and purchase laptops, tablets and softphones to make the transition to home based working possible. Together with a distribution of office chairs and other equipment, we were able to set up staff and volunteers in their homes to continue to provide a service during the pandemic.
- With continuing funding from the Department for Work and Pensions, we support the national Help to Claim project coordinated by Citizens Advice and delivered locally. In Redbridge we helped 485 clients make a claim for Universal Credit and recorded £1.4 million as financial outcomes for claimants. Assistance was provided over the telephone and via webchat as the location for our face-to-face services at the Seven Kings Jobcentre was closed because of the pandemic.
- As the Help to Claim project provides a national service, most of our project clients 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 2,842 Redbridge residents received Help to Claim advice).
- Of all the people we helped, 51% of the people stated they had a disability or long-term health condition. 59% came from a minoritised ethnic background.
- More volunteers joined our Research and Campaigns Team (RCT) and focused on local initiatives to improve policies and practices adversely affecting our residents. We appointed a new staff lead to the team who is now working in collaboration and partnership with the London cluster group, and in particular our neighbours in Havering and Barking & Dagenham.

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

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2021**

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- Our volunteers continue to be the backbone of our advice service and we regularly recruit new volunteers to a range of roles. In the autumn of 2020, we were particularly pleased to receive a grant from the National Lottery Communities Fund in support of our Volunteering Pathways project. We recruited a Volunteer Support Manager and Training Consultant to help us review our recruitment and support processes, which was necessary as these changed because of the pandemic. As a result of this investment, we now have over 100 volunteers on our database. Many of them are still in training but we have a growing number of volunteer advisers who support all services.
- We have to acknowledge that sadly we lost a number of volunteers whose circumstances meant they could not engage with a remote advice service. This might have been because of they had to shield because of their health, had caring responsibilities or simply because they missed the social engagement and camaraderie that an office-based service offered. We are hoping to bring some of them back as we return to some face-to-face provision.
- The London Borough of Redbridge funds two Housing outreach projects to improve the financial situation of tenants and to prevent homelessness. Before the pandemic, our services were based at the Orchard Housing Office (Woodford Green) and at the Housing Advice Centre in Ilford. Because these offices were closed, we provided our service by email and telephone. In total, we advised 81 clients presenting 223 issues. These were complex cases that in the main could not be resolved immediately but required several activities. We were able to assist clients achieve income gains of £181,729.
- Subcontracted by LB Redbridge, we received funding from the Home Office to support EU nationals with their application for Settled Status. We worked in partnership with Ramfel and Age UK and supported 128 individuals with their application. A total of 1,688 Redbridge residents engaged with the service through information sessions and workshops, and many more received information of the scheme through a wide-ranging publicity campaign.
- As all other services, our GP Outreach Project (funded by City Bridge Trust) had to move its services to remote phone and email advice. A change in staffing and focus enabled us to build stronger connections with other social prescribers, especially the social prescribing service delivered by Redbridge CVS and the Primary Care Networks. The appointment of social prescribers attached to these services resulted in more referrals to our project. We are now seeing almost 40 clients every month, referred to us by GP surgeries, social prescribers and community partners.
- Our Trust for London Employment project continued and we were able to support the general advice service, focusing on clients who presented issues as a result of furlough and unemployment with information and signposting. In addition, and we continued with our in-depth case work and this year we saw 21 clients who presented 31 issues. We secured £59,591 – this figure is lower in comparison to previous years, largely because tribunals did not sit due to the pandemic and national lockdown.
- A feature of the year under review was an increase in partnership work. We were able to strengthen our partnership with the Redbridge Foodbank and with the help of a grant from the Trussell Trust and Asda, placed an adviser with the Foodbank. Our adviser took referrals from the Foodbank, and with the help of the advice provided, clients were given support in addressing the issues that necessitated the use of food vouchers.
- Another short-term grant from the London Community Response Fund allowed us to employ a domestic violence advocate in response to the 400% increase in domestic violence and abuse cases. The six-months appointment allowed us to add specialist capacity to our team. Most importantly, the staff member trained volunteers and staff so that a team we are better equipped to support clients who report domestic violence and abuse.



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

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2021**

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**FINANCIAL REVIEW**

**a. Summary**

The statement of Financial Activities shows income of £550,391 for the year (2020 - £380,096). This year, the charity achieved net income of £85,981 (2020 - net income of £14,444).

At 31 March 2021, total reserves were £154,385 of which £137,124 represented unrestricted funds (2020 - £59,641). 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.

Given the growth in income and expenditure, and to secure the future of services, trustees decided to set aside three months operating expenditure. This is a change from the previous policy (six months operating expenditure on core services) and equates £131,000.

The actual free reserves as at 31 March 2021 were £127,124, after taking account of designated funds of £10,000. This amount is slightly below the required level. The trustees continue to work to secure further funding and to ensure the continued financial health of the charity.

**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.

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

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2021**

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**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.

**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 29 September 2021 and signed on its behalf by:

.....  
**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 2021**

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I report on the accounts of the charity for the year ended 31 March 2021 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).

/Continued...

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**  
**For the year ended 31 March 2021**

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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 existing 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: .....

**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 2021

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	<i>Unrestricted Funds 2020 £</i>	<i>Restricted Funds 2020 £</i>	<i>Total Funds 2020 £</i>
<b>INCOME FROM</b>						
Donations, grants and legacies						
General donations	46,658	-	46,658	33,926	-	33,926
Charitable activities	2 126,002	362,851	488,853	125,552	218,612	344,164
Investment income: bank interest	68	-	68	209	-	209
Other income	14,812	-	14,812	1,797	-	1,797
<b>TOTAL INCOME</b>	<b>187,540</b>	<b>362,851</b>	<b>550,391</b>	<b>161,484</b>	<b>218,612</b>	<b>380,096</b>
<b>EXPENDITURE ON:</b>						
Charitable activities						
Macmillan Advice Project	-	-	-	28,067	-	28,067
GP Outreach Project	-	46,731	46,731	-	48,836	48,836
Employment Law Project	-	40,499	40,499	-	34,638	34,638
Housing Advice	30,286	-	30,286	31,000	-	31,000
Money Advice Project	-	-	-	5,485	-	5,485
Help to claim project	-	134,108	134,108	-	130,362	130,362
BEIS Innovation	-	18,145	18,145	-	-	-
Domestic violence	-	9,349	9,349	-	-	-
EUSS project	-	61,900	61,900	-	-	-
Food bank advice	-	4,853	4,853	-	-	-
TNLCF Volunteering	-	38,154	38,154	-	-	-
General Advice	80,385	-	80,385	87,264	-	87,264
	<b>110,671</b>	<b>353,739</b>	<b>464,410</b>	<b>151,816</b>	<b>213,836</b>	<b>365,652</b>
<b>TOTAL EXPENDITURE</b>	<b>110,671</b>	<b>353,739</b>	<b>464,410</b>	<b>151,816</b>	<b>213,836</b>	<b>365,652</b>
<b>Net income / (expenditure)</b>	<b>76,869</b>	<b>9,112</b>	<b>85,981</b>	<b>9,668</b>	<b>4,776</b>	<b>14,444</b>
<b>NET MOVEMENT IN FUNDS</b>	<b>77,483</b>	<b>8,498</b>	<b>85,981</b>	<b>9,668</b>	<b>4,776</b>	<b>14,444</b>
<b>RECONCILIATION OF FUNDS</b>						
TOTAL FUNDS AT 1 APRIL 2020	59,641	8,763	68,404	49,973	3,987	53,960
<b>TOTAL FUNDS AT 31 MARCH 2021</b>	<b>£ 137,124</b>	<b>£ 17,261</b>	<b>£ 154,385</b>	<b>£ 59,641</b>	<b>£ 8,763</b>	<b>£ 68,404</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 2021**

	Notes	£	2021 £	£	2020 £
<b>FIXED ASSETS</b>					
Tangible assets	10		<b>1,768</b>		<i>2,651</i>
<b>CURRENT ASSETS</b>					
Prepayments and other debtors	12	<b>76,496</b>		<i>19,528</i>	
Cash at bank and in hand		<b>131,290</b>		<i>103,536</i>	
			<b>207,786</b>	<i>123,064</i>	
<b>CREDITORS: amounts falling due within one year</b>	13	<b>(55,169)</b>		<i>(57,311)</i>	
<b>NET CURRENT ASSETS</b>			<b>152,617</b>		<i>65,753</i>
<b>NET ASSETS</b>			<b>£ 154,385</b>		<b>£ 68,404</b>
<b>FUNDS</b>					
Restricted funds	14		<b>17,261</b>		<i>8,763</i>
Unrestricted funds:					
Designated funds	14	<b>10,000</b>		<i>10,000</i>	
General fund	14	<b>127,124</b>		<i>49,641</i>	
			<b>137,124</b>		<i>59,641</i>
<b>TOTAL CHARITY FUNDS</b>			<b>£ 154,385</b>		<b>£ 68,404</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 29 September 2021 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 2021**

	<b>2021</b>		<b>2020</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Cash flows from operating activities				
Net income / (expenditure) for the year	<b>85,981</b>		14,444	
Add back depreciation	<b>884</b>		883	
		<b>86,865</b>		15,327
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	<b>(56,969)</b>		7,500	
Increase/(decrease) in creditors	<b>(2,142)</b>		30,841	
		<b>(59,111)</b>		38,341
Cash flows from investing activities				
Purchase of fixed assets		-		(3,532)
Cash flows from financing activities				
		-		-
Change in cash and cash equivalents in the year		<b>27,754</b>		50,136
Cash and cash equivalents at the beginning of the year		<b>103,536</b>		53,400
Cash and cash equivalents at the year end		<b>131,290</b>		103,536

NOTES TO THE FINANCIAL STATEMENTS  
For the year ended 31 March 2021

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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 2021**

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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 2021**

**2. INCOME FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	<i>Total Funds 2020 £</i>
<b>London Borough of Redbridge:</b>				
Strategic Partners Grant (core funding)	65,000	-	65,000	61,000
<b>City of London:</b>				
Core funding	12,125	-	12,125	-
<b>Citizens Advice:</b>				
Core funding	17,877	-	17,877	-
<b>London Borough of Redbridge:</b>				
Housing Advice	31,000	-	31,000	31,000
<b>Citizens Advice:</b>				
BEIS Innovation	-	18,145	18,145	-
<b>London Community Fund:</b>				
Domestic Violence	-	9,700	9,700	-
<b>Barking, Havering &amp; Redbridge Trust:</b>				
Macmillan Advice Project	-	-	-	28,067
<b>London Borough of Redbridge:</b>				
Money Advice	-	-	-	5,485
<b>London Borough of Redbridge:</b>				
Money Advice - EUSS	-	61,899	61,899	-
<b>Redbridge Food Bank:</b>				
Food Bank Advice	-	4,850	4,850	-
<b>Big Lottery Fund:</b>				
Community Volunteering	-	42,500	42,500	-
<b>Trust for London:</b>				
Employment Law Project	-	40,500	40,500	40,000
<b>Citizens Advice:</b>				
Help to Claim Project	-	134,374	134,374	130,362
<b>City Bridge Trust:</b>				
GP Outreach Project	-	50,883	50,883	48,250
	<b>£ 126,002</b>	<b>£ 362,851</b>	<b>£ 488,853</b>	<b>£ 344,164</b>

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

**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended 31 March 2021

**3. ANALYSIS OF EXPENDITURE**

	Staff / consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2021 £	Total 2020 £
<b>Charitable activities</b>						
Macmillan Advice Project	-	-	-	-	-	28,067
GP Outreach Project	42,873	190	292	3,376	46,731	48,836
Employment Law Project	39,081	454	379	585	40,499	34,638
Housing Advice	28,954	-	147	1,185	30,286	31,000
Money Advice Project	-	-	-	-	-	5,485
Help to claim project	107,574	76	1,092	25,366	134,108	130,362
BEIS Innovation	18,145	-	-	-	18,145	-
Domestic violence	8,748	-	-	601	9,349	-
EUSS project	25,806	35,061	-	1,033	61,900	-
Food bank advice	4,809	44	-	-	4,853	-
TNLFC Volunteering	17,214	17,740	-	3,200	38,154	-
General Advice	68,459	11,157	127	642	80,385	87,264
	<b>361,663</b>	<b>64,722</b>	<b>2,037</b>	<b>35,988</b>	<b>464,410</b>	<b>365,652</b>
<b>Fundraising costs</b>	-	-	-	-	-	-
<b>Governance costs</b>	-	2,037	(2,037)	-	-	-
<b>Support costs</b>	-	35,988	-	(35,988)	-	-
	<b>£ 361,663</b>	<b>£ 102,747</b>	<b>£ Nil</b>	<b>£ Nil</b>	<b>£ 464,410</b>	<b>£ 365,652</b>

*2020*

*Charitable activities*

Macmillan Advice Project	26,168	110	41	1,748	28,067
GP Outreach Project	39,597	834	616	7,789	48,836
Employment Law Project	31,864	666	33	2,075	34,638
Housing Debt Advice	28,678	10	36	2,276	31,000
Money Advice Project	3,494	-	199	1,792	5,485
Help to claim project	113,964	1,933	677	13,788	130,362
General Advice	47,734	5,338	19,212	14,980	87,264
	<b>291,499</b>	<b>8,891</b>	<b>20,814</b>	<b>44,448</b>	<b>365,652</b>
<i>Fundraising costs</i>	-	-	-	-	-
<i>Governance costs</i>	-	20,814	(20,814)	-	-
<i>Support costs</i>	-	44,448	-	(44,448)	-
	<b>£ 291,499</b>	<b>£ 74,153</b>	<b>£ Nil</b>	<b>£ Nil</b>	<b>£ 365,652</b>

Of the total expenditure of £464,410, £110,671 (2020 - £151,816) was unrestricted expenditure, and £353,739 (2020 - £213,836) was restricted expenditure.

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

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2021**

<b>4. NET INCOME / (EXPENDITURE)</b>	<b>2021</b>	<i>2020</i>
	£	£
Net income / (expenditure) is stated after charging:-		
Independent Examination	<b>1,440</b>	<i>1,440</i>

**5. TRUSTEES' REMUNERATION AND EXPENSES**

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

	<b>2021</b>	<i>2020</i>
	£	£
Bernard Hunter	-	<i>100</i>
Roopal Mehta	-	<i>73</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 2021 (2020 - none).

**7. STAFF COSTS AND NUMBERS**

	<b>Unrestricted Funds 2021 £</b>	<b>Restricted Funds 2021 £</b>	<b>Total Funds 2021 £</b>	<i>Total Funds 2020 £</i>
<b>Salary costs</b>				
Wages and salaries	<b>74,860</b>	<b>264,250</b>	<b>339,110</b>	<i>276,013</i>
Social security costs	<b>18,255</b>	-	<b>18,255</b>	<i>13,117</i>
Pension costs	<b>4,298</b>	-	<b>4,298</b>	<i>2,369</i>
	<b>£ 97,413</b>	<b>£ 264,250</b>	<b>£ 361,663</b>	<i>£ 291,499</i>

The average weekly number of staff on a head count basis was 19 (2020 - 13).

The total employee benefits including pension contributions of the key management personnel were £46,032 (2020 - £38,965).

No employee earned more than £60,000, including benefits, during the year (2020 - 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 2021**

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**8. GOVERNANCE COSTS**

	<b>2021</b>	<i>2020</i>
	£	£
Independent Examination	<b>1,440</b>	<i>1,440</i>
Trustees meetings	-	<i>100</i>
Legal and professional costs	<b>525</b>	<i>18,470</i>
Other governance costs	<b>72</b>	<i>804</i>
	<b>£ 2,037</b>	<i>£ 20,814</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>2021</b>	<i>2020</i>
	£	£
Other staffing & volunteer costs	<b>1,746</b>	<i>3,181</i>
Office costs	<b>26,904</b>	<i>32,767</i>
Premises costs	<b>6,936</b>	<i>7,162</i>
Other	<b>402</b>	<i>1,338</i>
	<b>£ 35,988</b>	<i>£ 44,448</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 2021**

**10. TANGIBLE FIXED ASSETS**

	Computer equipment £	Fixtures & fittings £	Total £
<b>Cost</b>			
At 1 April 2020 and 31 March 2021	<u>34,077</u>	<u>30,714</u>	<u>64,791</u>
<b>Depreciation</b>			
At 1 April 2020	31,427	30,713	62,140
Charge for the year	883	-	883
At 31 March 2021	<u>32,310</u>	<u>30,713</u>	<u>63,023</u>
<b>Net book value</b>			
At 31 March 2020	£ 2,650	£ 1	£ 2,651
At 31 March 2021	<u>£ 1,767</u>	<u>£ 1</u>	<u>£ 1,768</u>

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

	2021 £	2020 £
Current accounts	130,926	103,172
Term deposit accounts	10	10
Petty cash	354	354
	<u>£ 131,290</u>	<u>£ 103,536</u>

**12. DEBTORS**

	2021 £	2020 £
<b>Due within one year</b>		
Trade debtors	72,564	-
Prepayments	599	-
Accrued income	3,333	19,528
	<u>£ 76,496</u>	<u>£ 19,528</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 2021**

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

	<b>2021</b>	<i>2020</i>
	<b>£</b>	<b>£</b>
Trade creditors	<b>11,877</b>	<i>2,358</i>
Social security and other taxes	<b>8,119</b>	<i>4,813</i>
Net wages control	<b>(394)</b>	<i>(394)</i>
Pension payable	<b>552</b>	<i>1,416</i>
Other creditors	<b>-</b>	<i>-</i>
Accruals	<b>20,640</b>	<i>24,910</i>
Deferred grant income	<b>14,375</b>	<i>24,208</i>
	<b>£ 55,169</b>	<b>£ 57,311</b>
<u>Deferred income</u>		
Balance at 1 April 2020	<b>24,208</b>	<i>-</i>
Amount released to incoming resources	<b>(24,208)</b>	<i>-</i>
Amount deferred in the year: grant for next financial year received in advance	<b>14,375</b>	<i>24,208</i>
Balance at 31 March 2021	<b>£ 14,375</b>	<b>£ 24,208</b>

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

**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended 31 March 2021

**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	3,401	50,883	(46,731)	-	7,553
<b>Trust for London</b>					
Employment Law Project	5,362	40,500	(40,500)	-	5,362
<b>Citizens Advice</b>					
BEIS	-	18,145	(18,145)	-	-
<b>BLF</b>					
Community Volunteering	-	42,500	(38,154)	-	4,346
<b>London Community Response Fund</b>					
Domestic Violence	-	9,700	(9,349)	(351)	-
<b>London Borough of Redbridge</b>					
EUSS	-	61,899	(61,899)	-	-
<b>Redbridge Foodbank</b>					
Foodbank advice	-	4,850	(4,853)	3	-
<b>Citizens Advice</b>					
Help to Claim Project	-	134,374	(134,108)	(266)	-
	<u>£ 8,763</u>	<u>£ 362,851</u>	<u>£ (353,739)</u>	<u>£ (614)</u>	<u>£ 17,261</u>

**SUMMARY OF FUNDS**

Unrestricted funds:-

Designated Funds: Cessation fund	10,000	-	-	-	10,000
General Funds	49,641	187,540	(110,671)	614	127,124
	<u>59,641</u>	<u>187,540</u>	<u>(110,671)</u>	<u>614</u>	<u>137,124</u>
Restricted Funds	8,763	362,851	(353,739)	(614)	17,261
	<u>£ 68,404</u>	<u>£ 550,391</u>	<u>£ (464,410)</u>	<u>£ Nil</u>	<u>£ 154,385</u>



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

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2021**

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

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Tangible fixed assets	-	1,768	-	1,768
Net current assets	10,000	125,356	17,261	152,617
	<u>£ 10,000</u>	<u>£ 127,124</u>	<u>£ 17,261</u>	<u>£ 154,385</u>

**16. OPERATING LEASE COMMITMENTS**

Annual commitment for operating leases:-

	Premises		Telephone	
	2021	2020	2021	2020
	£	£	£	£
- Not later than 1 year	-	-	1,411	1,882
- Later than 1 year and not later than 5 years	-	-	-	1,411
- Later than 5 years	-	-	-	-
	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 1,411</u>	<u>£ 3,293</u>

**Redbridge Citizens Advice Bureau**

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**Detailed statement of financial activities  
For the year ended 31 March 2021**

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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 2021

	<b>Total Funds</b> <b>2021</b> £	<i>Total Funds</i> <i>2020</i> £
<b>INCOME FROM</b>		
<b>Gifts, donations and legacies</b>		
General donations	<b>46,658</b>	<i>33,926</i>
<b>Charitable activities</b>		
London Borough of Redbridge: Strategic Partners Grant (core funding)	<b>65,000</b>	<i>61,000</i>
City of London: Core funding	<b>12,125</b>	-
Citizens Advice: Core funding	<b>17,877</b>	-
London Borough of Redbridge: Housing Advice	<b>31,000</b>	<i>31,000</i>
Citizens Advice: BEIS Innovation	<b>18,145</b>	-
London Community Fund: Domestic Violence	<b>9,700</b>	-
Barking, Havering & Redbridge Trust: Macmillan Advice Project	-	<i>28,067</i>
London Borough of Redbridge: Money Advice	-	<i>5,485</i>
London Borough of Redbridge: Money Advice - EUSS	<b>61,899</b>	-
Redbridge Food Bank: Food Bank Advice	<b>4,850</b>	-
Big Lottery Fund: Community Volunteering	<b>42,500</b>	-
Trust for London: Employment Law Project	<b>40,500</b>	<i>40,000</i>
Citizens Advice: Help to Claim Project	<b>134,374</b>	<i>130,362</i>
City Bridge Trust: GP Outreach Project	<b>50,883</b>	<i>48,250</i>
	<b>488,853</b>	<i>344,164</i>
Bank interest received	<b>68</b>	<i>209</i>
Other income	<b>14,812</b>	<i>1,797</i>
<b>TOTAL INCOME</b>	<b>550,391</b>	<i>380,096</i>

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year ended 31 March 2021**

	<b>Total Funds</b>	<i>Total Funds</i>
	<b>2021</b>	<i>2020</i>
	£	£
<b>EXPENDITURE ON</b>		
Wages, NI & Pension	<b>361,663</b>	<i>291,499</i>
Payroll service	<b>25,701</b>	<i>9,363</i>
Recruitment	<b>1,073</b>	<i>25</i>
Travel & subsistence	<b>249</b>	<i>734</i>
Training	<b>528</b>	<i>4,243</i>
General and office costs	<b>1,630</b>	<i>(2,017)</i>
Volunteer expenses	<b>514</b>	<i>1,906</i>
Marketing	<b>-</b>	<i>-</i>
Rent and rates	<b>6,481</b>	<i>6,605</i>
Heat and light	<b>-</b>	<i>-</i>
Insurance	<b>1,884</b>	<i>2,385</i>
Telephone	<b>6,874</b>	<i>5,125</i>
Printing, postage, and stationery	<b>2,681</b>	<i>5,766</i>
Publications and subscriptions	<b>5,063</b>	<i>4,614</i>
Equipment maintenance, repairs, and renewals	<b>14,164</b>	<i>8,713</i>
Depreciation	<b>884</b>	<i>883</i>
Trustees expenses	<b>-</b>	<i>100</i>
Bank charges	<b>485</b>	<i>474</i>
Other governance costs	<b>72</b>	<i>804</i>
Accountancy and independent examination	<b>1,440</b>	<i>1,440</i>
Legal and professional fees	<b>524</b>	<i>22,990</i>
Other partner management costs	<b>32,500</b>	<i>-</i>
<b>TOTAL EXPENDITURE</b>	<b>464,410</b>	<i>365,652</i>