

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 2022**

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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 2022

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**CONTENTS**

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	Page
<b>Reference and administrative Information</b>	1
<b>Trustees' Annual Report</b>	2
<b>Independent Examiner's report</b>	10
<b>Statement of financial activities</b>	12
<b>Balance sheet</b>	13
<b>Statement of cash flows</b>	14
<b>Notes to the financial statements</b>	15

**REDBRIDGE CITIZENS ADVICE BUREAU**  
**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY,**  
**ITS TRUSTEES AND ADVISERS**  
**For the year ended 31 March 2022**

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<b>Trustees</b>	Adesola Orimalade – Chair Bernard Hunter Dr Ebenezer Anjorin Royston Emmett Alan Jeffery Dr Cyril Onwubiko Alison Sheppard Abirede Olapade (appointed 24 November 2021) Nadia Qayum (appointed 24 November 2021) Mandy Roberts (appointed 29 September 2021)
<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 2022**

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The trustees present their annual report and financial statements of the charity for the year ended 31 March 2022. 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 June 2022.

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**  
(Operating as Citizens Advice Redbridge)

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2022**

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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 6 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 2022**

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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 completed several short-term projects to manage extraordinary demand funded by Covid-19 crisis grants. These were:

- Youth Innovation Project, funded by Department of Business, Energy and Industrial Strategy, via a subgrant from Citizens Advice
- Volunteering Pathways, funded by National Lottery Community Fund

**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.

The year under review was again shaped by the Covid-19 pandemic, which required adjustments to services. Citizens Advice Redbridge continued to deliver most of its services from the homes of advisers, using phone and email as the main advice channels. A gradual return to face-to-face services began in the autumn of 2021. The following projects, activities and events have taken place:-

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

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2022**

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- 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 5,331 clients, dealt with 668 in-depth cases presenting 7,902 issues.
- Combined service outcomes for local residents totalled £805,851 which consisted mainly of benefits and grants.
- Demand regularly outstrips the services we can provide and accessibility continues to be a key issue for our work. The move to phone and email advice necessitated by lockdown allowed us to respond to clients via phone and email. This has introduced greater flexibility and capacity but brings limitations with regards to meeting the needs of clients who have communication or other needs that cannot be met through phone advice.
- We continued our membership of Adviceline, the national Citizens Advice telephone service. Redbridge residents dial a designated number (0808 278 7872) which connects them to a Redbridge based phone adviser when they are available. At other times, calls are answered by a national response team. We also contributed to the Adviceline Overflow service, enhancing national capacity by taking an additional 50 calls and 25 emails/chats every month.
- With continuing funding from the Department for Work and Pensions, we supported 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 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, 55% of the people stated they had a disability or long-term health condition. 49% came from a minoritised ethnic background.

Our Research and Campaigns activity benefited from closer collaboration with Citizens Advice Havering, as we combined and complemented our contribution to national campaigns and local initiatives to improve policies and practices adversely affecting our residents. We continued our collaboration and partnership with the London cluster group.

- Our volunteers continue to be the backbone of our advice service and we regularly recruit new volunteers to a range of roles. With the help of a short-term grant from the National Lottery Communities Fund in support of our Volunteering Pathways project, we made further improvements to our recruitment and support processes, which was necessary as these changed because of the pandemic. As a result of reviewing our volunteer support, we have about 70 volunteers on our database. This number includes volunteers in training as well as qualified volunteer advisers who support all services.

## REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

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### TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2022

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- The London Borough of Redbridge funds two Housing outreach projects to improve the financial situation of tenants and to prevent homelessness. Over the course of the year, we changed our delivery model. Our adviser supported volunteers to deal with referrals and as a result, the number of clients we could see increased. As housing offices remained closed, we provided our service by email and telephone. In total, we opened 148 new cases, advising 168 clients in total. 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 £330,000.
- Subcontracted by LB Redbridge, we received funding from the Home Office to support EU nationals with their application for Settled Status. Even though the deadline for applications passed on 30 June 2021, we continued to support EU nationals throughout the year with late applications. Working in partnership with Ramfel, we supported 350 individuals and 116 applications were submitted with our help. The scheme was supported with an awareness raising campaign.
- Our GP Outreach Project (funded by City Bridge Trust) continued to deliver support remotely throughout the year, advising clients by telephone and email. The number of referral partners increased significantly in line with project targets, as expected, this has impacted on referral rates. The total number of clients supported for the period April 2021 - March 2022 was 431 and the average referral numbers per month increased to over 40 in the final quarter. Referral numbers peaked at 57 in November 2021. The number of social prescribers referring patients to the service has increased by 7 over the course of the year. Triage and induction processes for new referral partners, particularly social prescribers, were refined to ensure appropriate referrals were made and help prepare patients for their advice interviews. Feedback from clients, referral partners and social prescribers demonstrates that the service continues to play a valuable role in freeing up clinical time by providing a much-needed source of quality advice and support on a range of social welfare problems, leading to positive impacts on health and wellbeing.
- Our Trust for London Employment project continued and funding was renewed for a further three years in February 2022. We offered generalist advice on employment in response to 717 employment issues. In addition, we supported 35 clients with more in-depth casework. This mainly helped clients in need of support that couldn't be readily accessed via other services, for example due to the associated costs or because of the complexity of the issues and the client's individual support needs. One of our success stories made it into the national news: The client was dismissed for taking cannabis for his bad back which was found to be unfair dismissal by the employment tribunal. This case was widely reported in the national press and law reports.
- We were able to strengthen our partnership with the Redbridge Foodbank and with the help of a Financial Inclusion grant from the Trussell Trust, 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. On average, we assisted 75 clients per quarter. The main issues they presented were benefit, debt, employment and housing.



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

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2022**

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- As part of the London Community Response Fund, we were able to secure a 12-month grant from Trust for London to help us pilot a community-based approach to advice giving. The idea was developed in partnership and consultation with LB Redbridge, the Redbridge CVS and a range of community organisations and advice agencies. Based on the recognition that most Redbridge residents would turn first to their families and communities, we set up the Community Resilience Project with the aim of equipping communities to provide basic information and advice on key issues and linking them into a resurrected advice network. The project started in September 2021, and partnered with three community organisations: Serving Humanity, the Ilford Sunday Homeless Drop-In Service, and the Friends of Loxford.
- In December 2021, we were successful in securing a grant from the Energy Redress Scheme that allowed us to issue energy vouchers to clients on a pre-payment meter. This was very welcome help. It proved difficult, however, to establish the scheme in the short timeframe and referrals were slow.

**FINANCIAL REVIEW**

**a. Summary**

The statement of Financial Activities shows income of £603,053 for the year (2021 - £550,391). This year, the charity achieved net income of £13,027 (2021 - net income of £85,981, largely due to a legacy of £40k).

At 31 March 2022, total reserves were £167,412 of which £134,345 represented unrestricted funds (2021 - £137,124). 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. For 2022-23, this equates £109,000.

The actual free reserves as at 31 March 2022 were £134,345. This is slightly higher than the required level, however the trustees consider that this prudent in the current climate.

Previously, when reserves were lower, £10k had been designated to cover closure costs. It was agreed that this was no longer necessary as the general reserves would offer ample resource to cover closure costs.

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

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**TRUSTEES' ANNUAL REPORT**

**For the year ended 31 March 2022**

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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 2022**

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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.

**INFORMATION ASSURANCE STATEMENT**

The trustee board of Citizens Advice Redbridge oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Redbridge holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

**APPROVAL**

This report was approved by the Trustees on 22 November 2022 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 2022**

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I report on the accounts of the charity for the year ended 31 March 2022 set out on pages 12 to 24.

#### **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 2022**

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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

3rd Floor, 86-90 Paul Street

London

EC2A 4NE

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 2022

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	<i>Unrestricted Funds 2021 £</i>	<i>Restricted Funds 2021 £</i>	<i>Total Funds 2021 £</i>
<b>INCOME FROM</b>						
Donations, grants and legacies						
General donations	5,100	-	5,100	46,658	-	46,658
Charitable activities	2 101,780	463,521	565,301	126,002	362,851	488,853
Investment income: bank interest	17	-	17	68	-	68
Other income	3 32,635	-	32,635	14,812	-	14,812
<b>TOTAL INCOME</b>	<b>139,532</b>	<b>463,521</b>	<b>603,053</b>	<b>187,540</b>	<b>362,851</b>	<b>550,391</b>
<b>EXPENDITURE ON:</b>						
Charitable activities	4					
GP Outreach Project	-	35,850	35,850	-	46,731	46,731
Employment Law Project	-	41,500	41,500	-	40,499	40,499
Housing Advice Project	31,000	-	31,000	30,286	-	30,286
Help to Claim Project	-	135,608	135,608	-	134,108	134,108
Youth Innovation Project	-	48,985	48,985	-	18,145	18,145
Domestic Violence Project	-	-	-	-	9,349	9,349
EUSS Project	-	138,373	138,373	-	61,900	61,900
Food Bank Advice Project	-	11,402	11,402	-	4,853	4,853
Volunteering Pathways Project	-	13,561	13,561	-	38,154	38,154
Community Resilience Project	-	23,550	23,550	-	-	-
Redress Winter Energy Fund	-	8,210	8,210	-	-	-
General Advice	101,987	-	101,987	80,385	-	80,385
	<b>132,987</b>	<b>457,039</b>	<b>590,026</b>	<b>110,671</b>	<b>353,739</b>	<b>464,410</b>
<b>TOTAL EXPENDITURE</b>	<b>132,987</b>	<b>457,039</b>	<b>590,026</b>	<b>110,671</b>	<b>353,739</b>	<b>464,410</b>
<b>Net income / (expenditure)</b>	<b>6,545</b>	<b>6,482</b>	<b>13,027</b>	<b>76,869</b>	<b>9,112</b>	<b>85,981</b>
Transfer between funds	15 (9,324)	9,324	-	614	(614)	-
<b>NET MOVEMENT IN FUNDS</b>	<b>(2,779)</b>	<b>15,806</b>	<b>13,027</b>	<b>77,483</b>	<b>8,498</b>	<b>85,981</b>
<b>RECONCILIATION OF FUNDS</b>						
TOTAL FUNDS AT 1 APRIL 2021	137,124	17,261	154,385	59,641	8,763	68,404
<b>TOTAL FUNDS AT 31 MARCH 2022</b>	<b>£ 134,345</b>	<b>£ 33,067</b>	<b>£ 167,412</b>	<b>£ 137,124</b>	<b>£ 17,261</b>	<b>£ 154,385</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 2022**

	Notes	£	2022 £	£	2021 £
<b>FIXED ASSETS</b>					
Tangible assets	11		<b>885</b>		1,768
<b>CURRENT ASSETS</b>					
Prepayments and other debtors	13	<b>43,346</b>		76,496	
Cash at bank and in hand		<b>210,428</b>		131,290	
			<b>253,774</b>	<b>207,786</b>	
<b>CREDITORS: amounts falling due within one year</b>	14	<b>(87,247)</b>		<b>(55,169)</b>	
<b>NET CURRENT ASSETS</b>			<b>166,527</b>		<b>152,617</b>
<b>NET ASSETS</b>			<b>£ 167,412</b>		<b>£ 154,385</b>
<b>FUNDS</b>					
Restricted funds	15		<b>33,067</b>		17,261
Unrestricted funds:					
Designated funds	15	-		10,000	
General fund	15	134,345		127,124	
			<b>134,345</b>		<b>137,124</b>
<b>TOTAL CHARITY FUNDS</b>			<b>£ 167,412</b>		<b>£ 154,385</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), 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 22 November 2022 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 2022**

	<b>2022</b>		<b>2021</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Cash flows from operating activities				
Net income / (expenditure) for the year	<b>13,027</b>		<i>85,981</i>	
Add back depreciation	<b>883</b>		<i>884</i>	
		<b>13,910</b>		<i>86,865</i>
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	<b>33,150</b>		<i>(56,969)</i>	
Increase/(decrease) in creditors	<b>32,078</b>		<i>(2,142)</i>	
		<b>65,228</b>		<i>(59,111)</i>
Cash flows from investing activities				
Purchase of fixed assets		-		-
Cash flows from financing activities				
		-		-
Change in cash and cash equivalents in the year		<b>79,138</b>		<i>27,754</i>
Cash and cash equivalents at the beginning of the year		<b>131,290</b>		<i>103,536</i>
Cash and cash equivalents at the year end		<b>210,428</b>		<i>131,290</i>



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

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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) 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 2022**

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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 4.

***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 2022

**2. INCOME FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	<i>Total Funds 2021 £</i>
<b>London Borough of Redbridge:</b>				
Strategic Partners Grant (core funding)	65,000	-	65,000	65,000
<b>City Bridge Trust:</b>				
Core funding	-	-	-	12,125
<b>Citizens Advice:</b>				
Core funding	5,780	-	5,780	17,877
<b>Energy Saving Trust:</b>				
Redress Winter Energy Fund	-	28,362	28,362	-
<b>London Borough of Redbridge:</b>				
Housing Advice Project	31,000	-	31,000	31,000
<b>Citizens Advice (via subgrant from BEIS):</b>				
Youth Innovation Project	-	48,985	48,985	18,145
<b>London Community Response Fund:</b>				
Domestic Violence Project	-	-	-	9,700
<b>London Borough of Redbridge (via subgrant from the Home Office):</b>				
EUSS Project	-	138,264	138,264	61,899
<b>Redbridge Food Bank (via subgrant from The Trussell Trust):</b>				
Food Bank Advice Project	-	11,402	11,402	4,850
<b>The National Lottery Community Fund:</b>				
Volunteering Pathways Project	-	-	-	42,500
<b>Trust for London:</b>				
Employment Law Project	-	41,500	41,500	40,500
<b>Citizens Advice (via subgrant from DWP):</b>				
Help to Claim Project	-	135,608	135,608	134,374
<b>City Bridge Trust:</b>				
GP Outreach Project	-	35,850	35,850	50,883
<b>Trust for London (LCRF):</b>				
Community Resilience Project	-	23,550	23,550	-
	<b>£ 101,780</b>	<b>£ 463,521</b>	<b>£ 565,301</b>	<b>£ 488,853</b>

**3. OTHER INCOME**

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	<i>Total Funds 2021 £</i>
CEO support for Citizens Advice Havering	28,455	-	28,455	14,812
Other income sources	4,180	-	4,180	-
	<b>£ 32,635</b>	<b>£ Nil</b>	<b>£ 32,635</b>	<b>£ 14,812</b>

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

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

**4. ANALYSIS OF EXPENDITURE**

	Staff / consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2022 £	Total 2021 £
<b>Charitable activities</b>						
GP Outreach Project	34,333	277	171	1,069	35,850	46,731
Help to Claim Project	120,836	63	1,358	13,351	135,608	134,108
Community Resilience Project	20,550	-	1,000	2,000	23,550	-
Volunteering Pathways Project	12,206	150	192	1,013	13,561	38,154
Youth Innovation Project	48,255	-	310	420	48,985	18,145
EUSS Project	72,684	63,449	437	1,803	138,373	61,900
Food Bank Advice Project	10,719	-	94	589	11,402	4,853
Employment Law Project	39,310	670	210	1,310	41,500	40,499
Housing Advice Project	29,158	70	171	1,601	31,000	30,286
Domestic Violence Project	-	-	-	-	-	9,349
Redress Winter Energy Fund	-	6,000	-	2,210	8,210	-
General Advice	85,997	1,059	1,088	13,843	101,987	80,385
	<b>474,048</b>	<b>71,738</b>	<b>5,031</b>	<b>39,209</b>	<b>590,026</b>	<b>464,410</b>
<b>Governance costs</b>	-	5,031	(5,031)	-	-	-
<b>Support costs</b>	-	39,209	-	(39,209)	-	-
	<b>£ 474,048</b>	<b>£ 115,978</b>	<b>£ Nil</b>	<b>£ Nil</b>	<b>£ 590,026</b>	<b>£ 464,410</b>
<i>2021</i>						
<i>Charitable activities</i>						
GP Outreach Project	42,873	190	292	3,376	46,731	
Employment Law Project	39,081	454	379	585	40,499	
Housing Debt Advice	28,954	-	147	1,185	30,286	
Help to claim project	107,574	76	1,092	25,366	134,108	
Youth Innovation Project	18,145	-	-	-	18,145	
Domestic Violence Project	8,748	-	-	601	9,349	
EUSS Project	25,806	35,061	-	1,033	61,900	
Food Bank Advice Project	4,809	44	-	-	4,853	
Volunteering Pathways Project	17,214	17,740	-	3,200	38,154	
General Advice	68,459	11,157	127	642	80,385	
	<b>361,663</b>	<b>64,722</b>	<b>2,037</b>	<b>35,988</b>	<b>464,410</b>	
<i>Governance costs</i>	-	2,037	(2,037)	-	-	
<i>Support costs</i>	-	35,988	-	(35,988)	-	
	<b>£ 361,663</b>	<b>£ 102,747</b>	<b>£ Nil</b>	<b>£ Nil</b>	<b>£ 464,410</b>	

Of the total expenditure of £590,026, £132,987 (2021 - £110,671) was unrestricted expenditure, and £457,039 (2021 - £353,739) was restricted expenditure.

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

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

<b>5. NET INCOME / (EXPENDITURE)</b>	<b>2022</b>	<i>2021</i>
	£	£
Net income / (expenditure) is stated after charging:-		
Independent Examination	<b>1,440</b>	<i>1,440</i>

**6. TRUSTEES' REMUNERATION AND EXPENSES**

During the year, no trustees were remunerated for their work as trustees or for any other work undertaken for the charity (2021 - the same). In addition, no trustees were reimbursed for out of pocket expenses incurred on behalf of the charity (2021 - the same).

**7. 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 2022 (2021 - none).

**8. STAFF COSTS AND NUMBERS**

	<b>Unrestricted Funds 2022 £</b>	<b>Restricted Funds 2022 £</b>	<b>Total Funds 2022 £</b>	<i>Total Funds 2021 £</i>
<b>Salary costs</b>				
Wages and salaries	<b>76,763</b>	<b>359,278</b>	<b>436,041</b>	<i>339,110</i>
Social security costs	<b>32,364</b>	-	<b>32,364</b>	<i>18,255</i>
Pension costs	<b>5,643</b>	-	<b>5,643</b>	<i>4,298</i>
	<b>£ 114,770</b>	<b>£ 359,278</b>	<b>£ 474,048</b>	<i>£ 361,663</i>

The average weekly number of staff on a head count basis was 15 (2021 - 19).

The total employee benefits including pension contributions of the key management personnel were £51,275 (2021 - £46,032).

No employee earned more than £60,000, including benefits, during the year (2021 - 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 2022

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**9. GOVERNANCE COSTS**

	2022	2021
	£	£
Independent Examination	1,440	1,440
Trustees' meetings	875	-
Legal and professional costs	2,500	525
Other governance costs	216	72
	<u>£ 5,031</u>	<u>£ 2,037</u>

**10. 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:-

	2022	2021
	£	£
Other staffing & volunteer costs	1,182	1,746
Office costs	26,973	26,904
Premises costs	7,159	6,936
Other	3,895	402
	<u>£ 39,209</u>	<u>£ 35,988</u>

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 2022**

**11. TANGIBLE FIXED ASSETS**

	Computer equipment £	Fixtures & fittings £	Total £
<b>Cost</b>			
At 1 April 2021 and 31 March 2022	<u>34,077</u>	<u>30,714</u>	<u>64,791</u>
<b>Depreciation</b>			
At 1 April 2021	32,310	30,713	63,023
Charge for the year	883	-	883
At 31 March 2022	<u>33,193</u>	<u>30,713</u>	<u>63,906</u>
<b>Net book value</b>			
At 31 March 2021	£ 1,767	£ 1	£ 1,768
At 31 March 2022	<u>£ 884</u>	<u>£ 1</u>	<u>£ 885</u>

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

	2022 £	2021 £
Current accounts	210,064	130,926
Term deposit accounts	10	10
Petty cash	354	354
	<u>£ 210,428</u>	<u>£ 131,290</u>

**13. DEBTORS**

	2022 £	2021 £
<b>Due within one year</b>		
Trade debtors	36,072	72,564
Prepayments	767	599
Accrued income	6,507	3,333
	<u>£ 43,346</u>	<u>£ 76,496</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 2022**

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

	<b>2022</b>	<i>2021</i>
	<b>£</b>	<b>£</b>
Trade creditors	<b>18,652</b>	<i>11,877</i>
Social security and other taxes	<b>8,365</b>	<i>8,119</i>
Net wages control	<b>611</b>	<i>(394)</i>
Pension payable	<b>2,081</b>	<i>552</i>
Accruals	<b>2,820</b>	<i>20,640</i>
Deferred grant income	<b>54,718</b>	<i>14,375</i>
	<b>£ 87,247</b>	<b>£ 55,169</b>
<u>Deferred income</u>		
Balance at 1 April 2021	<b>14,375</b>	-
Amount released to incoming resources	<b>(14,375)</b>	-
Amount deferred in the year: grant for next financial year received in advance	<b>54,718</b>	<i>14,375</i>
Balance at 31 March 2022	<b>£ 54,718</b>	<b>£ 14,375</b>



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

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

**15. 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>£ (10,000)</u>	<u>£ Nil</u>
<b>RESTRICTED FUNDS</b>					
<b>City Bridge Trust</b>					
GP Outreach Project	7,553	35,850	(35,850)	-	7,553
<b>Trust for London</b>					
Employment Law Project	5,362	41,500	(41,500)	-	5,362
<b>Citizens Advice (via subgrant from BEIS)</b>					
Youth Innovation Project	-	48,985	(48,985)	-	-
<b>The National Lottery Community Fund</b>					
Volunteering Pathways Project	4,346	-	(13,561)	9,215	-
<b>London Borough of Redbridge (via subgrant from the Home Office)</b>					
EUSS Project	-	138,264	(138,373)	109	-
<b>Redbridge Foodbank (via subgrant from The Trussell Trust)</b>					
Foodbank Advice Project	-	11,402	(11,402)	-	-
<b>Trust for London (LCRF):</b>					
Community Resilience Project	-	23,550	(23,550)	-	-
<b>Citizens Advice (via subgrant from DWP)</b>					
Help to Claim Project	-	135,608	(135,608)	-	-
<b>Energy Saving Trust</b>					
Redress Winter Energy Fund	-	28,362	(8,210)	-	20,152
	<u>£ 17,261</u>	<u>£ 463,521</u>	<u>£ (457,039)</u>	<u>£ 9,324</u>	<u>£ 33,067</u>
<b>SUMMARY OF FUNDS</b>					
Unrestricted funds:-					
Designated Funds: Cessation fund	10,000	-	-	(10,000)	-
General Funds	127,124	139,532	(132,987)	676	134,345
	<u>137,124</u>	<u>139,532</u>	<u>(132,987)</u>	<u>(9,324)</u>	<u>134,345</u>
Restricted Funds	17,261	463,521	(457,039)	9,324	33,067
	<u>£ 154,385</u>	<u>£ 603,053</u>	<u>£ (590,026)</u>	<u>£ Nil</u>	<u>£ 167,412</u>

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

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

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

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Tangible fixed assets	-	885	-	885
Net current assets	-	133,460	33,067	166,527
	<u>£ Nil</u>	<u>£ 134,345</u>	<u>£ 33,067</u>	<u>£ 167,412</u>

**17. OPERATING LEASE COMMITMENTS**

Annual commitment for operating leases:-

	Premises		Telephone	
	2022	2021	2022	2021
	£	£	£	£
- Not later than 1 year	-	-	-	1,411
- Later than 1 year and not later than 5 years	-	-	-	-
- Later than 5 years	-	-	-	-
	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 1,411</u>

**Redbridge Citizens Advice Bureau**

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**Detailed statement of financial activities  
For the year ended 31 March 2022**

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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 2022

	<b>Total Funds 2022 £</b>	<i>Total Funds 2021 £</i>
<b>INCOME FROM</b>		
<b>Gifts, donations and legacies</b>		
General donations	5,100	46,658
<b>Charitable activities</b>		
London Borough of Redbridge: Strategic Partners Grant (core funding)	65,000	65,000
City Bridge Trust: Core funding	-	12,125
Citizens Advice: Core funding	5,780	17,877
Energy Saving Trust: Redress Winter Energy Fund	28,362	-
London Borough of Redbridge: Housing Advice Project	31,000	31,000
Barking, Havering & Redbridge Trust: Macmillan Advice Project	-	-
Citizens Advice (via subgrant from BEIS): Youth Innovation Project	48,985	18,145
London Community Response Fund: Domestic Violence Project	-	9,700
London Borough of Redbridge (via subgrant from the Home Office): EUSS Project	138,264	61,899
Redbridge Food Bank (via subgrant from The Trussell Trust): Food Bank Advice Project	11,402	4,850
The National Lottery Community Fund: Volunteering Pathways Project	-	42,500
Trust for London: Employment Law Project	41,500	40,500
Citizens Advice (via subgrant from DWP): Help to Claim Project	135,608	134,374
City Bridge Trust: GP Outreach Project	35,850	50,883
Trust for London (LCRF): Community Resilience Project	23,550	-
	<b>565,301</b>	<i>488,853</i>
Bank interest received	17	68
Other income	32,635	14,812
<b>TOTAL INCOME</b>	<b>603,053</b>	<i>550,391</i>

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

	<b>Total Funds</b>	<i>Total Funds</i>
	<b>2022</b>	<i>2021</i>
	£	£
<b>EXPENDITURE ON</b>		
Wages, NI & Pension	<b>474,048</b>	<i>361,663</i>
Accounting and payroll service	<b>8,061</b>	<i>7,961</i>
Recruitment	<b>535</b>	<i>1,073</i>
Travel & subsistence	<b>297</b>	<i>249</i>
Training	<b>776</b>	<i>528</i>
General and office costs	<b>9,422</b>	<i>1,629</i>
Volunteer expenses	<b>58</b>	<i>514</i>
Marketing	<b>-</b>	<i>-</i>
Rent and rates	<b>5,779</b>	<i>6,481</i>
Heat and light	<b>-</b>	<i>-</i>
Insurance	<b>1,283</b>	<i>1,884</i>
Telephone	<b>7,112</b>	<i>6,874</i>
Printing, postage, and stationery	<b>2,565</b>	<i>2,682</i>
Publications and subscriptions	<b>8,168</b>	<i>5,063</i>
Equipment maintenance, repairs, and renewals	<b>3,270</b>	<i>14,164</i>
Depreciation	<b>883</b>	<i>884</i>
Trustees' meetings	<b>875</b>	<i>-</i>
Bank charges	<b>475</b>	<i>485</i>
Other governance costs	<b>216</b>	<i>72</i>
Independent examination	<b>1,440</b>	<i>1,440</i>
Legal and professional fees	<b>2,500</b>	<i>18,264</i>
Delivery Partners Expenses	<b>62,263</b>	<i>32,500</i>
<b>TOTAL EXPENDITURE</b>	<b>590,026</b>	<i>464,410</i>