

Company number: 04249530

Charity number: 1091547

REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

REDBRIDGE CITIZENS ADVICE BUREAU

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

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2023

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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 2023

Trustees	Abirede Olapade – Chair (elected as Chair on 14 February 2023) Adesola Orimalade (served as Chair to 14 February 2022) Bernard Hunter Dr Ebenezer Anjorin Royston Emmett Alan Jeffery Dr Cyril Onwubiko Alison Sheppard Nadia Qayum Mandy Roberts
Chief executive	Susanne Rauprich
Company Secretary	Susanne Rauprich
Registered name	Redbridge Citizens Advice Bureau
Operating name	Citizens Advice Redbridge
Charity reg. no.	1091547
Company reg. no.	04249530
Registered office	1st Floor Redbridge Central Library Clements Road Ilford Essex IG1 1EA
Independent Examiner	Charles Ssempijja, FCA NFP Accountants Ltd 3rd Floor, 86-90 Paul Street London EC2A 4NE
Bankers	Natwest Plc 50 Ilford Hill Essex IG1 2AT

REDBRIDGE CITIZENS ADVICE BUREAU
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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2023. 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
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For the year ended 31 March 2023

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.

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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:

- 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

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.

Following changed working arrangements that became necessary due to the Covid-19 pandemic, Citizens Advice Redbridge continued to deliver most of its services from the homes of advisers, using phone and email as the main advice channels. As from April 2022, we gave up our office and client interview space on the first floor of the Redbridge Central Library and moved face-to-face advice services to Hub Central, a public space on the second floor shared with Work Redbridge. Our administrative space was relocated to our South Woodford office.

The following projects, activities and events took place during the year under review:-

We continued to face high demand for our services as Redbridge residents felt the impact of the cost-of-living crisis. This added to the complexity of issues that clients presented. In particular, clients needed more help with benefit and debt issues, as well as housing issues.

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Clients access our services through different channels. Self-referring clients use Adviceline, a phone advice service with a dedicated freephone number for Redbridge residents (0808 278 7872). These calls are answered by our Adviceline volunteers and when they are not available, by the national response team. This means that our phone advice services are available from Monday to Friday, 9am to 5pm. We also contributed to the Adviceline Overflow service, enhancing national capacity by taking an additional 50 calls and 25 emails/chats every month. Clients can also send an email requesting advice via our website contact form, which is answered by our email volunteers. Most of our clients can be helped through these remote advice channels. However, some clients require more in-depth case work and where that is the case, we can offer face-to-face appointments at Hub Central, refer internally to our employment law solicitor or housing specialist, or externally to solicitor firms who partner with and deliver pro-bono advice covering housing and family law.

Other clients reach us through established referral routes linked to partnership projects and outreach provision. Through all these routes, we helped 3,943 clients, dealt with 766 in-depth cases presenting 6,433 issues. These figures reflect a reduction in client numbers (due to our Help to Claim contract moving to CA Havering), the number of in-depth cases we have seen have remained constant and financial outcomes increased over last year: combined service outcomes for local residents totalled £1,248,849 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 and email advice. In 2022/23 we made great efforts to increase our face-to-face advice services and all our projects began to offer at least some physical appointments.

Unfortunately, we lost our contract to provide Help to Claim advice to claimants of Universal Credit. This service transferred to Citizens Advice Havering and as it is delivered via a national helpline, Redbridge residents can continue to get support over the telephone and via webchat.

Of all the people we helped, 60% of the people stated they had a disability or long-term health condition, which is a marked increase from the previous year (55%). 63% came from a minoritised ethnic background, also significantly more than in the previous year (49%).

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. Volunteers carry out a range of different roles, helping with advice, reception, research and campaigns, and communication. Before they begin to advise clients, our volunteers carry out a rigorous training programme. The recruitment and retention of volunteers remains a continuous challenge as many of our volunteers move on to paid employment once they have experience and others are only available for a limited time. Despite this, we benefited from the service of 36 volunteer advisers and 20 volunteers in administrative and supporting roles. In addition, there were 36 volunteers in training.

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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. Our adviser supported volunteers to deal with referrals, mainly by email and telephone. In total, we advised 172 clients. 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 £467,607.

Subcontracted by LB Redbridge, we received funding from the Home Office to support EU nationals with their application for Settled Status. As the deadline for applications passed on 30 June 2021, the number of EU nationals supported throughout the year with late applications declined steadily and the project reduced in scope. We continued to work in partnership with Ramfel, raising awareness and supported EU nationals making a late application to the scheme. In total, over 600 Redbridge residents benefited from the scheme, 106 received advice and 50 clients received direct application support.

Our GP Outreach Project (funded by City Bridge Trust) continued to deliver support remotely throughout the year, advising clients by telephone and email. Towards the end of the year, we began to see clients face to face at Loxford Polyclinic. The number of referral partners continued to increase in line with project targets and as expected, this impacted on referral rates. 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 650 employment issues. In addition, we supported 50 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.

We were able to strengthen our partnership with the Redbridge Foodbank and with the help of a Financial Inclusion grant from the Trussell Trust, began a second partnership project. This allowed us to support Foodbank clients with two advisers. Our advisers 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. In total, we helped 238 clients and achieved £356,765 in financial gain. The main issues they presented were benefit, debt, employment and housing.

In September 2022 we completed a 12-month project funded by Trust for London as part of the London Community Response Fund that allowed us to 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. We partnered with three community organisations: Serving Humanity, the Ilford Sunday Homeless Drop-In Service, and the Friends of Loxford.

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We were very pleased to be able to continue our work with the support of the Greater London Authority (GLA) and the London Citizens Advice network as we benefited from funding under the Cost of Living Crisis Prevention project. This introduced the Advice First Aid programme into Redbridge, training small community groups in the principles of advice giving and linking them into a network of advice agencies. Our Community Resilience Coordinator supported a number of cost-of-living support events and was able to offer some quick information and advice to Redbridge residents in need.

We continued to provide fuel vouchers to clients on a pre-payment meter in Redbridge and Havering as part of a time limited project funded by the Energy Redress Scheme. This was very welcome help. It proved difficult, however, to establish the scheme in the short timeframe and referrals were slow, resulting in us having to repay funds to the Scheme.

FINANCIAL REVIEW

a. Summary

The statement of Financial Activities shows income of £407,598 for the year (2022 - £603,053). This year, the charity incurred net expenditure of £89,953 (2022 - net income of £13,027, largely due to a legacy of £40k).

At 31 March 2023, total funds were £77,459 of which £77,459 represented unrestricted reserves (2022 - £134,345). 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 2023 were £77,459. This is lower than the required level due to the loss of the Help to Claim contract and the difficulty of replacing lost income in the short-term. However as the charity expects another legacy to be paid within the first two quarters of the coming financial year, it is expected that reserves will once again reach required levels.

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For the year ended 31 March 2023

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 we report an operating loss which impacted our reserves. Trustees expect this loss to be recovered in the coming financial year.

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
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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

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 1 November 2023 and signed on its behalf by:

.....
Abirede Olapade
Chair

REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 March 2023

I report on the accounts of the charity for the year ended 31 March 2023 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).

/Continued...

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2023

.../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, FCA
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 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
INCOME FROM						
Donations, grants and legacies						
General donations	180	-	180	5,100	-	5,100
Charitable activities	2 116,195	259,280	375,475	101,780	463,521	565,301
Investment income: bank interest	346	-	346	17	-	17
Other income	3 31,597	-	31,597	32,635	-	32,635
TOTAL INCOME	148,318	259,280	407,598	139,532	463,521	603,053
EXPENDITURE ON:						
Charitable activities	4					
GP Outreach Project	-	61,203	61,203	-	35,850	35,850
Employment Law Project	-	51,862	51,862	-	41,500	41,500
Housing Advice Project	31,000	-	31,000	31,000	-	31,000
Help to Claim Project	-	-	-	-	135,608	135,608
Youth Innovation Project	12,695	-	12,695	-	48,985	48,985
Cost of Living Crisis Prevention Project	-	24,000	24,000	-	-	-
EUSS Project	-	69,449	69,449	-	138,373	138,373
Food Bank Advice Project	-	33,278	33,278	-	11,402	11,402
Volunteering Pathways Project	-	-	-	-	13,561	13,561
Community Resilience Project	-	18,586	18,586	-	23,550	23,550
Winter Hardship Fund	-	39,305	39,305	-	8,210	8,210
General Advice	153,669	-	153,669	101,987	-	101,987
	197,364	297,683	495,047	132,987	457,039	590,026
Fundraising costs	2,504	-	2,504	-	-	-
TOTAL EXPENDITURE	199,868	297,683	497,551	132,987	457,039	590,026
Net income / (expenditure)	(51,550)	(38,403)	(89,953)	6,545	6,482	13,027
Transfer between funds	15 (5,336)	5,336	-	(9,324)	9,324	-
NET MOVEMENT IN FUNDS	(56,886)	(33,067)	(89,953)	(2,779)	15,806	13,027
RECONCILIATION OF FUNDS						
TOTAL FUNDS AT 1 APRIL 2022	134,345	33,067	167,412	137,124	17,261	154,385
TOTAL FUNDS AT 31 MARCH 2023	£ 77,459	£ Nil	£ 77,459	£ 134,345	£ 33,067	£ 167,412

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 2023**

	Notes	£	2023 £	£	2022 £
FIXED ASSETS					
Tangible assets	11		-		885
CURRENT ASSETS					
Prepayments and other debtors	13	86,663		43,346	
Cash at bank and in hand		46,922		210,428	
		133,585		253,774	
CREDITORS: amounts falling due within one year	14	(56,126)		(87,247)	
NET CURRENT ASSETS			77,459		166,527
NET ASSETS			£ 77,459		£ 167,412
FUNDS					
Restricted funds	15		-		33,067
Unrestricted funds:					
General fund	15	77,459		134,345	
			77,459		134,345
TOTAL CHARITY FUNDS			£ 77,459		£ 167,412

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 1 November 2023 and signed on their behalf by:-

ABIREDE OLAPADE, Chair

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU
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STATEMENT OF CASH FLOWS
For the year ended 31 March 2023

	2023		2022	
	£	£	£	£
Cash flows from operating activities				
Net income / (expenditure) for the year	(89,953)		13,027	
Add back depreciation	884		883	
		(89,069)		13,910
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	(43,316)		33,150	
Increase/(decrease) in creditors	(31,121)		32,078	
		(74,437)		65,228
Cash flows from investing activities				
Purchase of fixed assets		-		-
Cash flows from financing activities				
		-		-
Change in cash and cash equivalents in the year		(163,506)		79,138
Cash and cash equivalents at the beginning of the year		210,428		131,290
Cash and cash equivalents at the year end		46,922		210,428

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

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 2023

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 2023

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
London Borough of Redbridge:				
Strategic Partners Grant (core funding)	65,000	-	65,000	65,000
DWP:				
Kickstart funding	12,695	-	12,695	-
Citizens Advice:				
Core funding	5,000	-	5,000	5,780
Energy Saving Trust:				
Winter Hardship Fund	-	19,153	19,153	28,362
London Borough of Redbridge:				
Housing Advice Project	31,000	-	31,000	31,000
GLA (via subgrant from RCJ Advice):				
Cost of Living Crisis Prevention Project	-	24,000	24,000	-
Citizens Advice (via subgrant from BEIS):				
Youth Innovation Project	-	-	-	48,985
London Borough of Redbridge (via subgrant from the Home Office):				
EUSS Project	-	69,449	69,449	138,264
Redbridge Food Bank:				
Food Bank Advice Project	-	33,278	33,278	11,402
NAVCA (via subgrant from Redbridge CVS):				
Cost-of-Living Fund	2,500	-	2,500	-
Trust for London:				
Employment Law Project	-	46,500	46,500	41,500
Citizens Advice (via subgrant from DWP):				
Help to Claim Project	-	-	-	135,608
City Bridge Trust:				
GP Outreach Project	-	53,650	53,650	35,850
Trust for London (LCRF):				
Community Resilience Project	-	13,250	13,250	23,550
	£ 116,195	£ 259,280	£ 375,475	£ 565,301

3. OTHER INCOME

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
CEO support for Citizens Advice Havering	29,872	-	29,872	28,455
Other income sources	1,725	-	1,725	4,180
	£ 31,597	£ Nil	£ 31,597	£ 32,635

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

4. ANALYSIS OF EXPENDITURE

	Staff costs £	Direct costs £	Governance costs £	Support costs £	Total 2023 £	Total 2022 £
Charitable activities						
GP Outreach Project	59,802	100	75	1,226	61,203	35,850
Help to Claim Project	-	-	-	-	-	135,608
Community Resilience Project	16,136	2,450	-	-	18,586	23,550
Volunteering Pathways Project	-	-	-	-	-	13,561
Youth Innovation Project	12,695	-	-	-	12,695	48,985
EUSS Project	40,548	27,721	68	1,112	69,449	138,373
Food Bank Advice Project	32,811	80	22	365	33,278	11,402
Employment Law Project	50,076	666	65	1,055	51,862	41,500
Housing Advice Project	29,880	-	65	1,055	31,000	31,000
Cost of Living Crisis Prevention Project	23,464	536	-	-	24,000	-
Winter Hardship Fund	1,472	37,833	-	-	39,305	8,210
General Advice	122,768	795	1,402	28,704	153,669	101,987
	389,652	70,181	1,697	33,517	495,047	590,026
Fundraising costs	-	2,504	-	-	2,504	-
Governance costs	-	1,697	(1,697)	-	-	-
Support costs	-	33,517	-	(33,517)	-	-
	£ 389,652	£ 107,899	£ Nil	£ Nil	£ 497,551	£ 590,026
<i>2022</i>						
<i>Charitable activities</i>						
GP Outreach Project	34,333	277	171	1,069	35,850	
Help to Claim Project	120,836	63	1,358	13,351	135,608	
Community Resilience Project	20,550	-	1,000	2,000	23,550	
Volunteering Pathways Project	12,206	150	192	1,013	13,561	
Youth Innovation Project	48,255	-	310	420	48,985	
EUSS Project	72,684	63,449	437	1,803	138,373	
Food Bank Advice Project	10,719	-	94	589	11,402	
Employment Law Project	39,310	670	210	1,310	41,500	
Housing Advice Project	29,158	70	171	1,601	31,000	
Domestic Violence Project	-	-	-	-	-	
Winter Hardship Fund	-	6,000	-	2,210	8,210	
General Advice	85,997	1,059	1,088	13,843	101,987	
	474,048	71,738	5,031	39,209	590,026	
<i>Governance costs</i>	-	5,031	(5,031)	-	-	
<i>Support costs</i>	-	39,209	-	(39,209)	-	
	£ 474,048	£ 115,978	£ Nil	£ Nil	£ 590,026	

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

Of the total expenditure of £497,551, £199,868 (2022 - £132,987) was unrestricted expenditure, and £297,683 (2022 - £457,039) was restricted expenditure.

5. NET INCOME / (EXPENDITURE)	2023	<i>2022</i>
	£	£
Net income / (expenditure) is stated after charging:-		
Independent Examination	1,440	<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 (2022 - the same). In addition, no trustees were reimbursed for out of pocket expenses incurred on behalf of the charity (2022 - 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 2023 (2022 - none).

8. STAFF COSTS AND NUMBERS

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	<i>Total Funds 2022 £</i>
Salary costs				
Wages and salaries	151,390	204,549	355,939	<i>436,041</i>
Social security costs	28,038	-	28,038	<i>32,364</i>
Pension costs	5,675	-	5,675	<i>5,643</i>
	£ 185,103	£ 204,549	£ 389,652	<i>£ 474,048</i>

The average weekly number of staff on a head count basis was 14 (2022 - 15).

The total employee benefits including pension contributions of the key management personnel were £59,743 (2022 - £51,275).

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

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

9. GOVERNANCE COSTS

	2023	<i>2022</i>
	£	£
Independent Examination	1,440	<i>1,440</i>
Trustees' meetings	-	<i>875</i>
Legal and professional costs	-	<i>2,500</i>
Other governance costs	257	<i>216</i>
	£ 1,697	<i>£ 5,031</i>

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:-

	2023	<i>2022</i>
	£	£
Other staffing & volunteer costs	3,190	<i>1,182</i>
Office costs	27,738	<i>26,973</i>
Premises costs	2,126	<i>7,159</i>
Other	463	<i>3,895</i>
	£ 33,517	<i>£ 39,209</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 2023

11. TANGIBLE FIXED ASSETS

	Computer equipment £	Fixtures & fittings £	Total £
Cost			
At 1 April 2022 and 31 March 2023	<u>34,077</u>	<u>30,714</u>	<u>64,791</u>
Depreciation			
At 1 April 2022	33,192	30,714	63,906
Charge for the year	885	-	885
At 31 March 2023	<u>34,077</u>	<u>30,714</u>	<u>64,791</u>
Net book value			
At 31 March 2022	£ 885	£ Nil	£ 885
At 31 March 2023	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ Nil</u>

12. CASH AT BANK AND IN HAND

	2023 £	2022 £
Current accounts	46,558	210,064
Term deposit accounts	10	10
Petty cash	354	354
	<u>£ 46,922</u>	<u>£ 210,428</u>

13. DEBTORS

	2023 £	2022 £
Due within one year		
Trade debtors	50,323	36,072
Prepayments	1,757	767
Accrued income	34,583	6,507
	<u>£ 86,663</u>	<u>£ 43,346</u>

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	<i>2022</i>
	£	£
Trade creditors	5,200	<i>18,652</i>
Social security and other taxes	9,321	<i>8,365</i>
Net wages control	7	<i>611</i>
Pension payable	3,614	<i>2,081</i>
Accruals	1,440	<i>2,820</i>
Other creditors	2,477	<i>-</i>
Deferred grant income	34,067	<i>54,718</i>
	£ 56,126	<i>£ 87,247</i>
<u>Deferred income</u>		
Balance at 1 April 2022	54,718	<i>-</i>
Amount released to incoming resources	(54,718)	<i>-</i>
Amount deferred in the year: grant for next financial year received in advance	34,067	<i>54,718</i>
Balance at 31 March 2023	£ 34,067	<i>£ 54,718</i>

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

15. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains/(losses) £	Carried Forward £
RESTRICTED FUNDS					
City Bridge Trust					
GP Outreach Project	7,553	53,650	(61,203)	-	-
Trust for London					
Employment Law Project	5,362	46,500	(51,862)	-	-
London Borough of Redbridge (via subgrant from the Home Office)					
EUSS Project	-	69,449	(69,449)	-	-
Redbridge Foodbank (via subgrant from The Trussell Trust)					
Foodbank Advice Project	-	33,278	(33,278)	-	-
Trust for London:					
Community Resilience Project	-	13,250	(18,586)	5,336	-
GLA (via subgrant from RCJ Advice)					
Cost of Living Crisis Prevention Project	-	24,000	(24,000)	-	-
Energy Saving Trust					
Winter Hardship Fund	20,152	19,153	(39,305)	-	-
	<u>£ 33,067</u>	<u>£ 259,280</u>	<u>£ (297,683)</u>	<u>£ 5,336</u>	<u>£ Nil</u>
SUMMARY OF FUNDS					
Unrestricted funds:-					
General Funds	134,345	148,318	(199,868)	(5,336)	77,459
Restricted Funds	33,067	259,280	(297,683)	5,336	-
	<u>£ 167,412</u>	<u>£ 407,598</u>	<u>£ (497,551)</u>	<u>£ Nil</u>	<u>£ 77,459</u>

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Tangible fixed assets	-	-	-	-
Net current assets	-	77,459	-	77,459
	<u>£ Nil</u>	<u>£ 77,459</u>	<u>£ Nil</u>	<u>£ 77,459</u>

17. OPERATING LEASE COMMITMENTS

Annual commitment for operating leases:-

	Premises		Telephone	
	2023	2022	2023	2022
	£	£	£	£
- 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

**Detailed statement of financial activities
For the year ended 31 March 2023**

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

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2023

	Total Funds 2022/23 £	<i>Total Funds</i> <i>2021/22</i> £
INCOME FROM		
Gifts, donations and legacies		
General donations	180	5,100
Charitable activities		
London Borough of Redbridge: Strategic Partners Grant (core funding)	65,000	65,000
DWP: Kickstart funding	12,695	-
Citizens Advice: Core funding	5,000	5,780
Energy Saving Trust: Winter Hardship Fund	19,153	28,362
London Borough of Redbridge: Housing Advice Project	31,000	31,000
GLA (via subgrant from RCJ Advice): Cost of Living Crisis Prevention Project	24,000	-
Citizens Advice (via subgrant from BEIS): Youth Innovation Project	-	48,985
London Community Response Fund: Domestic Violence Project	-	-
London Borough of Redbridge (via subgrant from the Home Office): EUSS Project	69,449	138,264
Redbridge Food Bank: Food Bank Advice Project	33,278	11,402
NAVCA (via subgrant from Redbridge CVS): Cost-of-Living Fund	2,500	-
Trust for London: Employment Law Project	46,500	41,500
Citizens Advice (via subgrant from DWP): Help to Claim Project	-	135,608
City Bridge Trust: GP Outreach Project	53,650	35,850
Trust for London (LCRF): Community Resilience Project	13,250	23,550
	375,475	565,301
Bank interest received	346	17
Contract income	-	-
Other income	31,597	32,635
TOTAL INCOME	407,598	603,053

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2023

	Total Funds	<i>Total Funds</i>
	2022/23	<i>2021/22</i>
	£	£
EXPENDITURE ON		
Wages, NI & Pension	389,652	474,048
Accounting and payroll service	7,718	8,061
Recruitment	-	535
Subsistence/Refreshments	1,379	297
Training	515	776
Volunteer expenses	12	58
Other staff & volunteer costs	1,930	-
Marketing	-	-
Rent and rates	1,114	5,779
Heat and light	-	-
Cleaning	1,013	-
Insurance	2,150	1,283
Telephone	6,754	7,112
Printing, postage, and stationery	302	2,565
Publications and subscriptions	6,914	8,168
Equipment maintenance, repairs, and renewals	3,752	3,270
Depreciation	884	883
Trustees' meetings	-	875
Bank charges	474	475
Other governance costs	257	216
Independent examination	1,440	1,440
Legal and professional fees	2,504	2,500
Delivery Partners Expenses	28,297	62,263
Sundry expenses	40,489	-
TOTAL EXPENDITURE	497,551	<i>590,026</i>

Note: Sundry expenses include £7,000 in relation to the Charis grants vouchers and £30,833 refunded to Energy Saving Trust's unspent fuel vouchers.