

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 2019

REDBRIDGE CITIZENS ADVICE BUREAU

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

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2019

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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 2019

Trustees	Adesola Orimalade – Chair (appointed 27 March 2019) Bernard Hunter – Chair (resigned as Chair 27 March 2019 but continues to serve as trustee) Diana Middleditch - Treasurer Dr Ebenezer Anjorin (appointed 30 January 2019) Royston Emmett Alan Jeffery Roopal Mehta (appointed 30 January 2019) Christopher Stone (resigned 16 November 2018) Dr Cyril Onwubiko Maney Ullah
Honorary President	Ali Qureshi
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, ACA NFP Accountants Ltd No. 38, 52 Peckham Grove London SE15 6FR
Bankers	Natwest Plc 50 Ilford Hill Essex IG1 2AT

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2019

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2019. Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's governing document, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

EXEMPTIONS

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. Constitution and governing document

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

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

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

b. Method of appointment or election of Board of Trustees

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

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

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

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

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

REDBRIDGE CITIZENS ADVICE BUREAU
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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2019

d. Related party relationships

The Charity has considered the disclosure requirements of the SORP for related party relationships. Citizens Advice Redbridge is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

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

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

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

e. Remuneration policy for key management personnel

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

f. Risk management

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

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

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

a. Purposes and aims

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

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

REDBRIDGE CITIZENS ADVICE BUREAU
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For the year ended 31 March 2019

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:

- Welfare Benefits Project, funded by National Lottery Communities Fund (previously known as Big Lottery)
- Housing Advice Outreach Project, funded by London Borough of Redbridge
- Macmillan Welfare Benefits Advice Service, funded by Barking, Havering & Redbridge NHS Trust
- GP Outreach Project, funded by City Bridge Trust
- Money Advice Project, funded by London Borough of Redbridge
- Employment Law Advice Project, funded by Trust for London

c. Public benefit

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

ACHIEVEMENTS AND PERFORMANCE: REVIEW OF ACTIVITIES FOR THE YEAR

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

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

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

- At the beginning of the year under review, we moved premises to the Redbridge Central Library in Ilford. The move was not unproblematic as a result of which no services could be provided during the month of May 2018. This impacted the number of clients we were able to see.
- As a result of our library move, we changed the way we provide general advice services. Clients contact us by telephone and we aim to provide advice when they call. If a client presents with needs that cannot be met by phone then we arrange appointments with our advisers or partner agencies.
- Demand continually remained high from local residents and workers and the number and complexity of the issues they are confronting is rising. We continue to provide a high level of advice, assistance and support to local residents through our service outlets in Ilford and outreach locations.

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For the year ended 31 March 2019

- There were 4,742 recorded enquiries through different types of contact, including face to face advice, outreach, projects and telephone signposting. As a result of our temporary closure and change in our service model this is a reduction compared to 2017/18 (5,821). In total, we saw 1,970 clients, dealt with 2,059 cases presenting 6,165 issues.
- Combined service outcomes for local residents totalled £1.97 million, which consisted mainly of benefits and grants.
- Our research and campaigns activity saw us involved with national campaigns for National Consumer Week. We recruited a new research and campaigns volunteer and revised our strategy. We regularly feed issues into national campaigns, and alert Citizens Advice on the big issues that affect our clients. In 2018/19 these concerned housing issues, discrimination, employment rights misuses and consumer rights violations.
- Our volunteers continue to be the backbone of our advice service and we regularly recruit new volunteers to a range of roles. All volunteers receive ongoing training and development, working in partnership with staff to provide quality advice and support, with trustees providing governance direction. In 2018/19, we had over 40 volunteers supporting us as advisers, administrators and trustees.
- The Macmillan advice outreach project (funded by Barking, Havering & Redbridge NHS Trust) provides three half day advice sessions each week, two at Queens Hospital and one at King George Hospital to people living with cancer, their families and carers. The main area of advice is Benefits. In addition to this clients were helped with other issues, such as Debt, Employment and Housing. In total, 619 clients were helped with 1,106 issues. Outcomes totalled £1.257 million.
- London Borough of Redbridge funds two Housing outreach projects to improve the financial situation of tenants and to prevent homelessness, as follows:
 - (i) Orchard Housing Office (Woodford Green) - 90 clients presented 247 issues, with outcomes totalling £372k.
 - (ii) Housing Advice Centre (Ilford) - 66 clients presented 216 issues, with outcomes totalling £279k.
- The Money Advice project provides debt advice to residents in the borough and is funded by the London Borough of Redbridge. The project dealt with 625 debt issues.
- Our Big Lottery Fund Welfare Benefits project came to an end in July 2018, but during its remaining three months provided support and assistance to 10 clients dealing with complex cases. The project piloted the provision of outreach at GP surgeries in Loxford Health Centre (Ilford) and Shrubberies Medical Centre (South Woodford). We were therefore pleased to hear that a funding application to City Bridge Trust was successful and we could start to put in place our strategy for expanding that service to more GP practices in Redbridge. Whilst time needed to be spent on recruiting more practices, setting up systems and training staff and volunteers, we are still pleased to report financial project outcomes of £48,000 as part of resolving 125 issues for 39 clients.
- The initial funding period for the Trust for London Employment project came to an end after two years and this year we saw 38 clients who presented 85 issues. We secured £120,000 in direct pay-outs (including sick pay, holiday and notice pay). 4 clients retained their employment because of our intervention, which brought them a combined and continued income of just over £200k. We were very pleased to be awarded continuation funding that will allow us to continue this valuable work.

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For the year ended 31 March 2019

- With the roll-out of Universal Credit in Redbridge from June 2018, we were contracted to provide Personal Budgeting Support. Cases are complex and are made even more so by the system. Whilst the number of clients we saw for budgeting support was small (which is in line with national trends), the support needed was great. It was typical for a client to present 8 different issues. From January 2019, we prepared to set up the Help to Claim project. This is DWP funding contracted through our national Citizens Advice. We received £14,835 to support our set-up costs which enabled us to take first steps in setting up a designated base for our phone advice, and recruit new staff who took up post in April 2019.

FINANCIAL REVIEW

a. Summary

The statement of Financial Activities shows income of £263,535 for the year (2018 - £258,413). This year, the charity incurred net expenditure of £4,482 (2018 - net expenditure of £29,465).

At 31 March 2019, total reserves were £53,960 of which £49,973 represented unrestricted funds (2018 - £35,604). All of the charity expenditure is spent on its charitable activities.

b. Reserves Policy

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

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

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

The actual free reserves as at 31 March 2019 were £39,973. This amount is slightly higher than the required level, however the trustees note that the financial forecast for 2019/20 remains challenging, and the extra funds will provide a small cushion against this uncertainty.

REDBRIDGE CITIZENS ADVICE BUREAU
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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2019

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.

However, the unrestricted income and reserves of the charitable company continued to decline in 2017/18. This situation was mitigated with a move to cheaper premises and a reduction in overheads. As of 1 April 2018, the charitable company is in a position where all operating costs are covered by income through grants and contracts. Trustees have agreed a new approach to fundraising and a plan to increase income and build up reserves.

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)

TRUSTEES' ANNUAL REPORT
For the year ended 31 March 2019

PREPARATION OF THE REPORT

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

APPROVAL

This report was approved by the Trustees on 25 September 2019 and signed on its behalf by:



.....

Adesola Orimalade
Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2019

I report on the accounts of the charity for the year ended 31 March 2019 set out on pages 11 to 23.

Respective responsibilities of the Trustees and examiner

As the trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

1. accounting records were not kept as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

/Continued...

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2019

.../Continued

Departure from the 2008 Regulations

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

Conclusion

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Charles Ssempijja, ACA
NfP Accountants Ltd
Chartered Accountants
No. 38, 52 Peckham Grove
London
SE15 6FR

Date: 31/10/2019

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 2019

	Note	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £
INCOME FROM							
Donations, grants and legacies							
General donations		943	-	943	199	-	199
Charitable activities	2	172,684	89,213	261,897	61,000	188,983	249,983
Investment Income: bank interest		77	-	77	13	-	13
Other income		618	-	618	8,218	-	8,218
TOTAL INCOME		174,322	89,213	263,535	69,430	188,983	258,413
EXPENDITURE ON:							
Charitable activities	3						
Macmillan Advice Project		37,423	-	37,423	-	37,423	37,423
GP Outreach Project		-	27,680	27,680	-	-	-
Employment Law Project		-	32,850	32,850	-	25,041	25,041
Welfare Benefits Project		-	32,699	32,699	-	73,565	73,565
Housing Debt Advice		31,000	-	31,000	-	31,322	31,322
Money Advice Project		22,060	-	22,060	-	22,040	22,040
Help to claim project		-	15,350	15,350	-	-	-
Personal Budgeting Support (PBS) Project		16,150	-	16,150	-	-	-
RAN: Emerging needs		-	-	-	-	333	333
General Advice		52,805	-	52,805	98,154	-	98,154
		159,438	108,579	268,017	98,154	189,724	287,878
TOTAL EXPENDITURE		159,438	108,579	268,017	98,154	189,724	287,878
Net Income / (expenditure)		14,884	(19,366)	(4,482)	(28,724)	(741)	(29,465)
Transfer between funds	14	(515)	515	-	-	-	-
NET MOVEMENT IN FUNDS		14,369	(18,851)	(4,482)	(28,724)	(741)	(29,465)
RECONCILIATION OF FUNDS							
TOTAL FUNDS AT 1 APRIL 2018		35,604	22,838	58,442	64,328	23,579	87,907
TOTAL FUNDS AT 31 MARCH 2019		£ 49,973	£ 3,987	£ 53,960	£ 35,604	£ 22,838	£ 58,442

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 2019

	Notes	£	2019 £	£	2018 £
FIXED ASSETS					
Tangible assets	9		2		2
CURRENT ASSETS					
Prepayments and other debtors	11	27,028		16,196	
Cash at bank and in hand		53,400		52,795	
		<u>80,428</u>		<u>68,991</u>	
CREDITORS: amounts falling due within one year	12	(26,470)		(10,551)	
NET CURRENT ASSETS			<u>53,958</u>		<u>58,440</u>
NET ASSETS			<u>£ 53,960</u>		<u>£ 58,442</u>
FUNDS					
Restricted funds	14		3,987		22,838
Unrestricted funds:					
Designated funds	14	10,000		15,000	
General fund	14	39,973		20,604	
			<u>49,973</u>		<u>35,604</u>
TOTAL CHARITY FUNDS			<u>£ 53,960</u>		<u>£ 58,442</u>

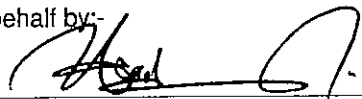
The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

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

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

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

The financial statements were approved, and authorised for issue, by the Trustees on 25 September 2019 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 2019

	2019		2018	
	£	£	£	£
Cash flows from operating activities				
Net income / (expenditure) for the year	(4,482)		(29,465)	
Add back depreciation	-		-	
		(4,482)		(29,465)
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	(10,832)		14,229	
Increase/(decrease) in creditors	15,919		(1,720)	
		5,087		12,509
Cash flows from Investing activities				
Purchase of fixed assets		-		-
Cash flows from financing activities				
		-		-
Change in cash and cash equivalents in the year		605		(16,956)
Cash and cash equivalents at the beginning of the year		52,795		69,751
Cash and cash equivalents at the year end		53,400		52,795

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2019

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

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

Reconciliation with previously Generally Accepted Accounting Practice (GAAP)

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

Public benefit entity

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

Going concern

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

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

Income

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

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

Interest receivable

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

Fund accounting

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

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

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

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2019

Expenditure and Irrecoverable VAT

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

Allocation of support costs

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

Tangible fixed assets and depreciation

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

Debtors

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

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

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

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2019

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	<i>Total Funds 2018 £</i>
London Borough of Redbridge:				
Strategic Partners Grant (core funding)	61,000	-	61,000	61,000
Big Lottery Fund (now known as National Lottery Community Fund):				
Welfare Benefits Project	-	19,878	19,878	79,121
Barking, Havering & Redbridge Trust:				
Macmillan Advice Project	37,423	-	37,423	37,423
London Borough of Redbridge:				
Housing Debt Advice	31,000	-	31,000	31,000
London Borough of Redbridge:				
Money Advice	22,060	-	22,060	21,939
Trust for London:				
Employment Law Project	-	22,833	22,833	19,500
Citizens Advice:				
Help to Claim Project	-	14,835	14,835	-
City Bridge Trust:				
GP Outreach Project	-	31,667	31,667	-
London Borough of Redbridge:				
Personal Budgeting Support (PBS)	21,201	-	21,201	-
	£ 172,684	£ 89,213	£ 261,897	£ 249,983

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2019

3. ANALYSIS OF EXPENDITURE

	Staff / consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2019 £	Total 2018 £
Charitable activities						
Macmillan Advice Project	32,074	461	97	4,791	37,423	37,423
GP Outreach Project	24,500	746	49	2,385	27,680	-
Employment Law Project	24,394	6,080	47	2,329	32,850	25,041
Welfare Benefits Project	29,320	122	63	3,194	32,699	73,565
Housing Debt Advice	26,870	-	82	4,048	31,000	31,322
Money Advice Project	21,639	-	8	413	22,060	22,040
Help to claim project	7,140	7,358	13	839	15,350	-
Personal Budgeting Support (PBS) Project	10,413	-	-	5,737	16,150	-
RAN: Emerging needs	-	-	-	-	-	333
General Advice	32,529	674	1,923	17,679	52,805	98,154
	208,879	15,441	2,282	41,415	268,017	287,878
Fundraising costs	-	-	-	-	-	-
Governance costs	-	2,282	(2,282)	-	-	-
Support costs	-	41,415	-	(41,415)	-	-
	£ 208,879	£ 59,138	£ Nil	£ Nil	£ 268,017	£ 287,878

2018

Charitable activities						
Macmillan Advice Project	34,753	703	18	1,949	37,423	
Employment Law Project	21,528	859	21	2,633	25,041	
Welfare Benefits Project	52,729	5,623	41	15,172	73,565	
Housing Debt Advice	27,841	500	28	2,953	31,322	
Money Advice Project	20,303	-	20	1,717	22,040	
RAN: Emerging needs	333	-	-	-	333	
General Advice	57,429	8,340	1,565	30,820	98,154	
	214,916	16,025	1,693	55,244	287,878	
Fundraising costs	-	-	-	-	-	
Governance costs	-	1,693	(1,693)	-	-	
Support costs	-	55,244	-	(55,244)	-	
	£ 214,916	£ 72,962	£ Nil	£ Nil	£ 287,878	

Of the total expenditure of £268,017, £159,438 (2018 - £98,154) was unrestricted expenditure, and £108,579 (2018 - £189,724) was restricted expenditure.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2019

4. NET INCOME / (EXPENDITURE)	2019	2018
	£	£

Net income / (expenditure) is stated after charging:-

Independent Examination	1,440	1,440
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5. TRUSTEES' REMUNERATION AND EXPENSES

During the year, no trustee received any remuneration for acting as trustee (2018 - the same).

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

	2019	2018
	£	£
Bernard Hunter (Chair)	740	176

6. RELATED PARTY TRANSACTIONS

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2019 (2018 - none).

7. STAFF COSTS AND NUMBERS

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2019	2019	2019	2018
	£	£	£	£
Salary costs				
Wages and salaries	17,043	176,350	193,393	200,592
Social security costs	13,117	-	13,117	13,190
Pension costs	2,369	-	2,369	1,134
	£ 32,529	£ 176,350	£ 208,879	£ 214,916

The average weekly number of staff on a head count basis was 10 (2018 - 10).

The total employee benefits including pension contributions of the key management personnel were £26,764 (2017 - £29,736).

No employee earned more than £60,000, including benefits, during the year (2018 - the same).

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2019

7. GOVERNANCE COSTS

	2019	2018
	£	£
Independent Examination	1,440	1,440
Trustees meetings	740	176
Other governance costs	102	77
	<u>£ 2,282</u>	<u>£ 1,693</u>

8. 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:-

	2019	2018
	£	£
Other staffing & volunteer costs	2,013	1,422
Office costs	27,418	13,617
Premises costs	8,056	39,925
Other	3,928	280
	<u>£ 41,415</u>	<u>£ 55,244</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 2019

9. TANGIBLE FIXED ASSETS

	Computer equipment £	Fixtures & fittings £	Total £
Cost			
At 1 April 2018 and 31 March 2019	30,545	30,714	61,259
Depreciation			
At 1 April 2018	30,544	30,713	61,257
At 31 March 2019	30,544	30,713	61,257
Net book value			
At 31 March 2018	£ 1	£ 1	£ 2
At 31 March 2019	£ 1	£ 1	£ 2

10. CASH AT BANK AND IN HAND

	2019 £	2018 £
Current accounts	53,186	52,685
Term deposit accounts	10	10
Petty cash	204	100
	<u>£ 53,400</u>	<u>£ 52,795</u>

11. DEBTORS

	2019 £	2018 £
Due within one year		
Other debtors	3,119	14,720
Prepayments	207	1,476
Accrued income	23,702	-
	<u>£ 27,028</u>	<u>£ 16,196</u>

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2019

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019	2018
	£	£
Trade creditors	12,991	-
Social security and other taxes	4,333	4,359
Pension payable	579	510
Other creditors	2,882	2,882
Accruals	1,727	2,800
Deferred grant income	3,958	-
	<u>£ 26,470</u>	<u>£ 10,551</u>
<u>Deferred income</u>		
Amount deferred in the year: grant for next financial year received in advance	3,958	-
Balance at 31 March 2019	<u>£ 3,958</u>	<u>£ Nil</u>

13. CONTINGENT LIABILITIES

During the reporting period, a former employee of the company instigated proceedings against Citizens Advice Redbridge for unfair constructive dismissal. The case was heard at the East London Employment Tribunal in April 2019 and judgement was deferred. Compensation for loss of earnings and injury to feelings have been estimated at £25,000 and this amount is being claimed from the company. The company's lawyers have advised that there is a 50% chance that this claim succeeds.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2019

14. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and Investment gains/(losses) £	Carried Forward £
DESIGNATED FUNDS					
Cessation Fund	15,000	-	-	(5,000)	10,000
	<u>£ 15,000</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ (5,000)</u>	<u>£ 10,000</u>

RESTRICTED FUNDS

City Bridge Trust					
GP Outreach Project	-	31,667	(27,680)	-	3,987
Trust for London					
Employment Law Project	10,017	22,833	(32,850)	-	-
Big Lottery Fund					
Welfare Benefits Project	12,821	19,878	(32,699)	-	-
Citizens Advice					
Help to Claim Project	-	14,835	(15,350)	515	-
	<u>£ 22,838</u>	<u>£ 89,213</u>	<u>£ (108,579)</u>	<u>£ 515</u>	<u>£ 3,987</u>

SUMMARY OF FUNDS

Unrestricted funds:-					
Designated Funds: Cessation fund	15,000	-	-	(5,000)	10,000
General Funds	20,604	174,322	(159,438)	4,485	39,973
	<u>35,604</u>	<u>174,322</u>	<u>(159,438)</u>	<u>(515)</u>	<u>49,973</u>
Restricted Funds	22,838	89,213	(108,579)	515	3,987
	<u>£ 58,442</u>	<u>£ 263,535</u>	<u>£ (268,017)</u>	<u>£ Nil</u>	<u>£ 53,960</u>

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2019

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Tangible fixed assets	-	2	-	2
Net current assets	10,000	39,971	3,987	53,958
	<u>£ 10,000</u>	<u>£ 39,973</u>	<u>£ 3,987</u>	<u>£ 53,960</u>

16. OPERATING LEASE COMMITMENTS

Annual commitment for operating leases:-

	Premises		Photocopier	
	2019	2018	2019	2018
	£	£	£	£
- Not later than 1 year	-	-	1,882	936
- Later than 1 year and not later than 5 years	-	-	3,293	2,262
- Later than 5 years	-	-	-	-
	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 5,175</u>	<u>£ 3,198</u>

Redbridge Citizens Advice Bureau

**Detailed statement of financial activities
For the year ended 31 March 2019**

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

REDBRIDGE CITIZENS ADVICE BUREAU (company limited by guarantee number 04232131)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2019

	Total Funds 2019 £	<i>Total Funds 2018 £</i>
INCOME FROM		
Gifts, donations and legacies		
General donations	943	199
Charitable activities		
London Borough of Redbridge: Strategic Partners Grant (core funding)	61,000	61,000
Big Lottery Fund (now known as National Lottery Community Fund): Welfare Benefits Project	19,878	79,121
Barking, Havering & Redbridge Trust: Macmillan Advice Project	37,423	37,423
London Borough of Redbridge: Housing Debt Advice	31,000	31,000
London Borough of Redbridge: Money Advice	22,060	21,939
Trust for London: Employment Law Project	22,833	19,500
Citizens Advice: Help to Claim Project	14,835	-
City Bridge Trust: GP Outreach Project	31,667	-
London Borough of Redbridge: Personal Budgeting Support (PBS)	21,201	-
	261,897	<i>249,983</i>
Bank interest received	77	13
Other income	618	8,218
TOTAL INCOME	263,535	<i>258,413</i>

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2019

	Total Funds	<i>Total Funds</i>
	2019	<i>2018</i>
	£	<i>£</i>
EXPENDITURE ON		
Wages, NI & Pension	208,879	214,916
Payroll service	6,449	1,296
Recruitment	534	573
Travel & subsistence	798	1,036
Training	3,879	690
General and office costs	64	7,894
Volunteer expenses	1,843	2,087
Marketing	-	72
Rent and rates	1,237	35,690
Heat and light	2,090	2,066
Insurance	3,088	885
Telephone	11,000	4,392
Printing, postage, and stationery	3,397	3,814
Publications and subscriptions	6,848	7,559
Equipment maintenance, repairs, and renewals	11,348	3,064
Trustees expenses	740	176
Bank charges	143	151
Other governance costs	102	77
Accountancy and independent examination	1,440	1,440
Legal and professional fees	4,138	-
TOTAL EXPENDITURE	268,017	<i>287,878</i>