Charity No: 1154685

HARLOW & WEST ESSEX LAW CENTRE

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE PERIOD ENDED 31ST MARCH 2015

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

BUSINESS INFORMATION

Independent Examiner	Price Bailey LLP Tennyson House Cambridge Business Park Cambridge CB4 0WZ	
Business address	Central Library Cross Street The High Harlow Essex CM20 1HA	
Trustees	Leslie Coben Michael Granger Harry Talbot Bridget McAlpine Margaret Barrett Martin Macey	(Chair)
Bankers	Harlowsave Credit Union Ltd Central Library Cross Street Harlow Essex CM20 1HA	

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

	Page
Annual report	1 - 4
Independent Examiner's Report	5
Statement of assets	6
Receipt and payments account	7
Notes to the receipts and payments account	8

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

TRUSTEE'S ANNUAL REPORT

The committee presents its report and the financial statements for the period ended 31 March 2015. The committee act as trustees for Harlow & West Essex Law Centre and are referred to as such throughout this report. The report contains a level of detail consistent with the size of the charity. As funding and activities grow future reports will contain more detailed information.

Structure, governance and management

Harlow & West Essex Law Centre (working name Harlow Advice Centre) is a charitable Incorporated organisation. The charity is governed by a constitution. It was established in November 2013. The objects are the relief of poverty, suffering and distress and the advancement of education among the inhabitants of the Eastern Region and Harlow by the provision of legal advice, information and assistance.

During the period the following trustees have been involved in the management of the organisation;

Trustees

Michael Granger
Harry Talbot
Leslie Coben (Chair)
Bridget McAlpine
Margaret Barrett
Martin Macey

The trustees were selected following a meeting set up for this purpose. They are drawn from a variety of backgrounds and have many years of experience of the advice sector. As local residents involved in a wide range of community organisations they have an in-depth understanding of the needs of the communities served. The constitution is the foundation model recommended by the Charity Commission. All trustees have a copy of the constitution. The day-to-day management of the service rests with the Head of Service, Sue Jones.

Principal activities and business review

Harlow Advice Centre provides specialist level advice, advocacy and representation on benefits, housing and debt plus assisted information on a wide range of related subjects. The service is free, confidential and independent.

The Centre is a member of Advice UK, the national body which represents and supports the independent advice sector, and has observer status in the Law Centres Network. Observer status is granted when organisations meet relevant Law Centre Network criteria and are working towards full membership.

The first year of operation has been a challenging and exciting time for the charity. Four qualified and experienced members of staff were recruited (three part time, one full time). Volunteer assistance was also secured, most notably a solicitor specialising in housing law. All members of the advice team have extensive local knowledge and long experience of working in the advice and legal sector. The team includes an adviser who is an approved Intermediary for Debt Relief Orders.

The first two months following the establishment of the charity were devoted to preparatory work; service delivery began in January 2014. Services were expanded in April when additional funds were secured.

The official launch of the charity took place in July 2014 at an event attended by over 70 people. Guest speakers included Jason Cowley, Editor of the New Statesman, Andy Lines, Chief Reporter of the Daily Mirror, and Cliff Moore, Chair of Friends of Harlow Welfare Rights & Advice (HWRA).

TRUSTEE'S ANNUAL REPORT (continued)

During the period under review the service dealt with 564 enquiries and 301 complex cases. Cases closed up to 31st March 15, where a monetary outcome could be recorded, gained a total of £367,437 for clients. Many cases had positive non-monetary outcomes for clients including better management of debt and the prevention of homelessness.

Cases often take several months and in some cases well over a year to resolve. The long timescale is frequently related to waiting times for appeal hearing dates. The monetary outcome of cases closed in the first five months of 2015/16 totalled £232,838 – well in excess of the equivalent period in 2014/15. The money brought into Harlow as a result of Harlow Advice Centre's work helps to create a strong local economy, as well as improving the quality of life for those directly involved. Most of Harlow Advice Centre's clients are on very low incomes. Research has demonstrated that people on low income spend additional income locally - this has a multiplier effect which helps the local economy.

One example of the specialist casework undertaken is that of Mr C. Mr C was off sick following an injury at work when he sought Harlow Advice Centre's help. He was paying maintenance for his children and was struggling to make ends meet. His sick pay stopped so he could no longer afford payments that he had managed before he fell ill and substantial debts mounted up. He was living in a privately rented one bedroom flat. The heating didn't work and the flat was damp, mouldy and uncomfortable. Environmental Health served an improvement notice but several months after the notice was sent to the landlord many of the problems remained. In addition to the work related injury to Mr C's spine his housing situation was causing depression and respiratory problems. Given the nature of his injury it was clear he would be off sick for a very long time.

The specialist advice and assistance provided by Harlow Advice Centre achieved the following outcomes. Following advice and assistance from our benefits adviser Mr C was awarded Employment Support Allowance, Industrial Injuries Benefits, Housing Benefit, Council Tax Support and Personal Independence Payment. This left Mr C with over £200 a week after meeting his housing and council tax costs. However, after taking his essential expenditure and disability related expenses into account, his disposable income was still very low so our specialist debt adviser applied for a debt relief order. The application was successful resulting in over £14,000 of unsecured debt being written off. This gave Mr C peace of mind and allowed him to concentrate on getting better. Finally, as a result of the intervention of our housing adviser the local authority agreed to process a 'homeless at home' application. This should result in Mr C being moved to more suitable accommodation.

Further anonymised case studies illustrating the range of work undertaken are available on request.

Financial review

During the first period of account the Charity secured grants from the Big Lottery Fund, Harlow Health Centres Trust and Hertfordshire Action on Disability totalling £118,855. The ability to benefit from legal aid was secured via a welfare benefit upper tribunal agency agreement with the Law Centres Network. Most welfare benefits appeals are resolved at mandatory reconsideration or first tier tribunal - upper tribunal cases are few and far between. The legal aid fixed fee is paid on completion, normally many months after the appeal is submitted. For the reasons set out above, legal aid funding has contributed very little to the income of the charity to date.

The majority of the costs involved in running the service related to subscriptions, wages and general office expenses.

Risk management

The committee assessed the major risks when the charity was set up and reviewed the position in business planning meetings in April and May 2014. Risk management will continue to develop during each year of operation.

Reserves policy

The committee reviewed current and potential liabilities and determined that the reserves policy should cover unavoidable costs and legal obligations only during the first two years of operation. Employee related liabilities are included in the restricted funding listed on page 7 of this report. Premises costs are small and do not require payments beyond a one month notice period. Given the above, and the extensive planning and insurance cover taken out by the charity, the committee is satisfied that the small reserve set out is sufficient to meet current and potential liabilities. The reserves policy will be kept under review.

Public benefit

The Charity Commission's general guidance on public benefit has been considered when reviewing Harlow Advice Centre's aims and objectives and planning future activities. The committee has considered how planned activities contribute to the aims and objectives set.

Acknowledgements and thanks

The committee and employees of the charity acknowledge with gratitude the contribution of many individuals, agencies and organisations. These include:

Funders - Big Lottery Fund, Harlow Health Centres Trust, Hertfordshire Action on Disability.

Others - Harlowsave Credit Union, Advice UK, Law Centres Network, Legal Aid Agency, Jo Verrells, Jackie Brown, Pat Ruder, Friends of HWRA (particular thanks to office holders Cliff Moore, Alan Jones and chief fundraisers Judy Chan and Howard Chan), Harlow Trades Union Council (particular thanks to office holders David Forman and Walda Forman), Essex County Council, Harlow Central Library, Harlow Foodbank, Price Bailey, Leonie Cowen & Associates, Gavin Sturge, Safer Places, Gwendolen Morgan, Bindmans Solicitors, David Wolfe QC, Graeme Robertson, Herbert Smith Freehills, Jonathan Lupton, Coffin Mew, Louise Bowmaker, Rebecca Haynes, Jimmy Mehta, Citroen Wells, David Waller, Harlow Jobcentre Plus, Jason Cowley, Andy Lines, Harlow Community Chest Charity, Rainbow Services, Harlow Pensioners Action, Gillie Sharp, Luton Law Centre, Cara Sheridan, Guay Ong, Gerry Ward, Tim Howdle-Smith, Louis Sullivan, David Anderson.

The committee apologises in advance for any names omitted in error. Organisations rather than individuals have been listed where appropriate.

TRUSTEE'S ANNUAL REPORT (continued)

Financial Review

Receipts for the period ended 31 March 2015 totalled £119,275.

Balances as at 31 March 2015 are as follows:

	£
Harlowsave Credit Union Account	7,223
Petty Cash and Prepaid card	395
Total	7,618

Leslie Coben

Chair
On behalf of the Committee

Dated: 2/10/15

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

INDEPENDENT REPORT ON THE ACCOUNTS OF THE CHARITY
FOR THE PERIOD ENDED 31 MARCH 2015

WHICH ARE SET OUT IN PAGES 6 TO 8

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

1. examine the accounts under section 145 of the 2011 Act,

2. to follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act, and

3. state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

   - to keep accounting records in accordance with section 130 of 2011 Act, and
   - to prepare accounts which accord with the accounting records and comply with the account requirements of the 2011 Act, and

   have not been met, or

2. to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

H Wilkinson

Helena Wilkinson
for and on behalf of
Price Bailey LLP
Chartered Accountants
Tennyson House
Cambridge Business Park
Cambridge
CB4 0WZ

Dated: 8 Oct 2015

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE PERIOD ENDED 31 MARCH 2015

	Restricted	Unrestricted	Total
Receipts			
Health Centres Trust	31,483		31,483
Big Lottery Fund	82,872		82,872
Hertfordshire Action on Disability	4,500		4,500
Legal Aid		207	207
Miscellaneous		213	213
Total Receipts	**118,855**	**420**	**119,275**
Payments			
BLF recharge to HSCU for SMARTAdvice	18,534		18,534
Employee Costs	78,548		78,548
Volunteer Expenses	503		503
Training	693		693
Telephones	1,130		1,130
Payroll Costs	800		800
Equipment and Materials	1,356		1,356
Library and Information	1,030		1,030
Stationery	50		50
Branding and Website	470		470
Travel and Subsistence	105		105
Miscellaneous	1,021		1,021
Insurance	2,160		2,160
Professional Body Membership	292		292
Postage	424		424
Everlevel IT	1,767		1,767
Advice Pro IT	1,723		1,723
Services Recharge to HSCU	545		545
Rental to Library	506		506
Total Payments	**111,657**	**-**	**111,657**
Net of Receipts/(Payments)	**7,198**	**420**	**7,618**
Cash Funds From Previous Year	**-**	**-**	**-**
Cash Funds This Year End	**7,198**	**420**	**7,618**

HARLOW & WEST ESSEX LAW CENTRE

CHARITY No: 1154685

STATEMENT OF ASSETS
AS AT PERIOD ENDED 31 MARCH 2015

	2015
Cash funds	
Harlowsave Credit Union Account	7,223
Prepaid card	375
Petty cash	20
Total	7,618
Liabilities	
Independent Examiner Fee	1,200

Notes to the accounts
These accounts have been prepared on a receipts and payments basis, and the accounts comply with Section 145 of the Charities Act 2011. The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at year end the CIO did not have any outstanding guarantees to third parties nor ay debts secured on assets of the CIO.

I approve these accounts and confirm that I have made available all accounting records and information for their preparation.

Bridget McAlpine

Trustee
On behalf of the Committee
Dated: 30/9/15

B McAlpine

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685
NOTES TO THE ACCOUNTS
FOR THE PERIOD ENDED 31 MARCH 2015

1. Accounting policies

The accounts are prepared on a receipts and payments basis and follow the recommendations of the statement of Recommended Practice "Accounting and Reporting by Charity" (SORP 2005) issued in March 2005.

2. Statement of Funds Analysis

	Restricted			Unrestricted	Total 2015
	Health Centres Trust	Big Lottery Fund	Hertfordshire Action on Disability		
Funds Received	31,483	82,872	4,500	420	119,275
Funds Expended	30,604	76,165	4,888	-	111,657
Closing Funds	**879**	**6,707**	**(388)**	**420**	**7,618**