Charity No: 1154685

HARLOW & WEST ESSEX LAW CENTRE

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE PERIOD ENDED 31ST MARCH 2016

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
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HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

TRUSTEE'S ANNUAL REPORT

The committee presents its report and financial statements for the year ending 31 March 2016. 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 in particular 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 (resigned January 2016)
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.

Four qualified and experienced members of staff were recruited shortly after the charity was set up. 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.

Shortly after the year under review the service moved to new self-contained offices in Harlow Central Library. The new premises are a significant improvement on the smaller area occupied until early April 2016.

During the period under review the service dealt with 532 enquiries and 396 complex cases. Cases closed up to 31st March 16, where a monetary outcome could be recorded, gained a total of £552,702 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 often related to waiting times for appeal hearing dates.

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.

Three examples of the specialist casework undertaken are set out below.

Ms A sought assistance when her appeal to a First Tier Tribunal against a decision to stop her Employment and Support Allowance was unsuccessful. Our specialist benefits adviser identified errors of law in the Tribunal's decision and appealed to the Upper Tribunal. The Upper Tribunal agreed and the decision was set aside. Ms A attended a new Tribunal with the support of our specialist benefits adviser and this was successful. This resulted in an ongoing additional weekly income of £115.24. Because her benefit increased for a past period the Housing Benefit Department of a neighboring local authority made a decision that she had been overpaid benefit. Our adviser appealed this decision on the grounds that the overpayment was not her fault. This appeal was also successful and the overpayment was made non recoverable. In addition to the weekly increase in benefits Ms A gained arrears of benefit and an overpayment write-off totalling £21,449.

Following a change of circumstances Ms B was struggling to meet financial commitments which she previously had no difficulty paying. As a single parent with three children on a very low income she found it extremely difficult to make ends meet. She had eleven debts totalling £8,000. Our specialist debt advisor applied for a debt relief order (DRO). The DRO was granted. This cancelled Ms B's debts and gave her a fresh start.

Mr C was homeless and sleeping in his car when he attended an appointment with our specialist housing adviser. He wasn't well enough to work and was awarded Employment Support Allowance in recognition of his various health problems. He was advised to make a homelessness application to the local authority. His application was initially refused. Following representations from our specialist housing adviser he was placed in temporary accommodation. He was subsequently asked to leave his temporary accommodation but following a review application by our specialist housing adviser and further legal action the local authority accepted it had a duty to house him. Mr C was also assisted by our specialist benefits and debt advisers. The help provided made it possible for him to make a fresh start in secure accommodation.

Financial review

During the period of account the Charity received grants from the Big Lottery Fund, Harlow Health Centres Trust and Hertfordshire Action on Disability and others totalling £110,299.

Shortly after the period under review the Big Lottery Fund confirmed that a further three years funding had been granted to the Charity. Santander also provided a small grant and Hertfordshire Action on Disability extended its funding.

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

Receipts for the period ended 31 March 2016 totalled £110,299. This figure does not include the £7,618 carried over from 2014/15.

TRUSTEE'S ANNUAL REPORT (continued)

Financial review (continued)

Balances as at 31 March 2016 are as follows:

	£
Harlowsave Credit Union Account	3,088
Petty cash and prepaid card	76
Total	3,164

Risk management

The committee assessed the major risks when the charity was set up and reviewed the position in business planning meetings the following year. Risk management was kept under review during the period covered by these accounts.

Reserves policy

The committee reviewed current and potential liabilities and determined that the reserves policy should cover unavoidable costs and legal obligations only. Premises costs are small and do not require payments beyond a short notice period. Given the above, and the extensive 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, Santander.

Others - Harlowsave Credit Union, Advice UK, Law Centres Network, Legal Aid Agency, Jackie Brown, Pat Ruder, Friends of HWRA (particular thanks to office holders Cliff Moore, Jim Rogers, Alan Jones, David Foreman and chief fundraisers Judy Chan and Howard Chan), Harlow Trades Union Council (particular thanks to office holders David Forman and Waida Forman), Essex County Council, Harlow Central Library, Harlow Foodbank, Price Bailey, Safer Places, Harlow Community Chest Charity, Rainbow Services, Harlow Pensioners Action, Gillie Sharp, Luton Law Centre, Coventry Law Centre, Louis Sullivan, David Anderson, Everlevel, Luna Logistics, Ian Hudson, Harlow and District Chamber of Commerce.

TRUSTEE'S ANNUAL REPORT (continued)

Acknowledgements and thanks (continued)

Particular thanks to former trustee Harry Talbot who was forced to resign owing to ill health. Harry's contribution was invaluable. The trustees, staff and volunteers also wish to record their heartfelt thanks for the excellent support provided by the former Chairman of Harlow Health Centres Trust, Martin Lawn. Martin passed away during the period covered by this report.

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

Leslie Coben

Chair
On behalf of the Committee

Dated: 24/1/17

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

INDEPENDENT REPORT ON THE ACCOUNTS OF THE CHARITY
FOR THE PERIOD ENDED 31 MARCH 2016

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: 25/1/17

HARLOW & WEST ESSEX LAW CENTRE

CHARITY No: 1154685

STATEMENT OF ASSETS
AS AT PERIOD ENDED 31 MARCH 2016

	2016	2015
Cash funds		
Harlowsave Credit Union Account	3,088	7,223
Prepaid card	20	375
Petty cash	56	20
Total	3,164	7,618
Liabilities		
IT Costs	161	-
Employee Costs	41	-
Council Rent	138	-
Independent Examiner Fee	1,200	1,200
Total	1,540	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 any 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 B. McAlpine

Trustee
On behalf of the Committee
Dated: 24/1/17

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE PERIOD ENDED 31 MARCH 2016

	Restricted	Unrestricted	2016 Total	2015 Total
Receipts				
Health Centres Trust	19,000		19,000	31,483
Big Lottery Fund	82,446		82,446	82,872
Hertfordshire Action on Disability	8,700		8,700	4,500
Legal Aid		-	-	207
Miscellaneous		153	153	213
Total Receipts	**110,146**	**153**	**110,299**	**119,275**
Payments				
BLF recharge to HSCU for SMARTAdvice	25,433		25,433	18,534
Employee Costs	77,257	420	77,677	78,548
Volunteer Expenses	138		138	503
Training	666		666	693
Telephones	873		873	1,130
Payroll Costs	650		650	800
Equipment and Materials	199		199	1,356
Library and Information	197		197	1,030
Stationery	175		175	50
Branding and Website	15		15	470
Travel and Subsistence	101		101	105
Miscellaneous	167		167	1,021
Insurance	1,976		1,976	2,160
Professional Body Membership	312		312	292
Postage	461		461	424
Everlevel IT	1,931		1,931	1,767
Advice Pro IT	1,701		1,701	1,723
Services Recharge to HSCU	330		330	545
Rental to Library	552		552	506
Independent examination fee	1,200		1,200	-
Total Payments	**114,333**	**420**	**114,753**	**111,657**
Net of Receipts/(Payments)	**(4,187)**	**(267)**	**(4,454)**	**7,618**
Cash Funds From Previous Year	**7,198**	**420**	**7,618**	**-**
Cash Funds This Year End	**3,011**	**153**	**3,164**	**7,618**

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685
NOTES TO THE ACCOUNTS
FOR THE PERIOD ENDED 31 MARCH 2016

1. Statement of Funds Analysis

	Restricted					
	Harlow Health Centres Trust	Big Lottery Fund	Hertfordshire Action on Disability	Unrestricted	Total 2016	Total 2015
Opening funds	879	6,707	(388)	420	7,618	-
Funds Received	19,000	82,446	8,700	153	110,299	119,275
Funds Expended	(19,005)	(86,790)	(8,538)	(420)	(114,753)	(111,657)
Closing Funds	**874**	**2,363**	**(226)**	**153**	**3,164**	**7,618**