Charity No: 1154685

HARLOW & WEST ESSEX LAW CENTRE

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31ST MARCH 2017

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 (Chair) Michael Granger Harry Talbot (resigned January 2016) Bridget McAlpine (resigned 14th March 2017) Margaret Barrett Martin Macey
Bankers	Harlowsave Credit Union Ltd Central Library Cross Street Harlow Essex CM20 1HA

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

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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 2017. 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: Leslie Coben (Chair)
Michael Granger
Bridget McAlpine (resigned March 2017)
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. They have recently been joined by two other members of staff, 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 service is provided from new self-contained offices with adjoining interview rooms 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 490 enquiries and 305 complex cases. Cases closed up to 31st March 17, where a monetary outcome could be recorded, gained a total of £485,548 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, a lone parent of a child aged six with special needs, was shocked when her income support was stopped. Because of her son's age, Ms A could no longer claim income support and was expected to claim jobseekers allowance instead. Ms A was particularly worried about her ability to either work or seek employment because of her son's special needs. She was frequently called into the school and asked to take him home. She sought advice. Our benefits adviser established that she wasn't claiming all the benefits she was entitled to and assisted her to make an application for disability living allowance (DLA) for her son. He was awarded DLA, which meant Ms A could claim carers allowance and income support and was no longer required to seek employment. This meant she was able to provide the additional support her son required. In addition to these benefits, her child tax credit award was increased with a disability element. In total, the financial gain to Ms A was just under £170 per week - £8,835 a year.

Ms B, a single parent on a very low income, had been self-employed for some time but had never registered as such with HMRC. She had a debt of around £30,000 and decided to go bankrupt because she could see no other way out. Her husband left the family years ago leaving her in very difficult financial circumstances. The bankruptcy application had to be done online, and being self-employed, she needed a unique tax reference number. She sought advice. Our money adviser investigated the details of her debt and established that it had not been 'acknowledged' for over 6 years, meaning that the bank could not legally collect or enforce the debt due to the provisions of the Limitation Act 1980. Armed with this information Ms B decided not to apply for bankruptcy. She now looks forward to the future and no longer dreads what it might bring.

Ms C was living in a room in a flat, which was used solely for letting. She has a number of health issues, both physical and psychological. She was given a month to leave her home by her landlord. Our housing adviser considered her tenancy agreement and wrote to the landlord pointing out that as she had an assured short-hold tenancy, a month was not sufficient, and that two months' notice was required under section 21 Housing Act 1988. The landlord then gave Ms C a further months' notice, presumably on the basis that he could simply add this to the month which he had already given. Our housing adviser wrote to him once again, explaining that a full two months' notice was required under section 21, and suggesting that he obtained legal advice before sending a further notice. The adviser also explained to Ms C that s21 is a 'no fault' notice, which if served at the correct time in the correct manner would lead to a possession order.

At this stage the adviser took further information regarding Ms C's health in order to make a referral to the local authority when she became homeless. She also gave advice regarding the possession proceedings and the execution of the bailiff's warrant. Our adviser assisted Ms C with an application for assistance under Housing Act 1996, part VII (the homelessness provisions), and initially her application was refused. Our adviser further assisted by providing detailed submissions to be considered under Housing Act 1996, s202. As a result of those submissions, the local authority accepted a duty to Ms C and provided her with accommodation.

Financial review

During the period of account the Charity received grants from the Big Lottery Fund, Hertfordshire Action on Disability, Santander and other income totalling £73,519. This was significantly less than the previous year primarily because the Big Lottery Fund (BLF) grant came to an end on 31/3/16 and the three year continuation funding approved by the BLF didn't start until a few months in to the new financial year. The increased funding from BLF is reflected in the accounts ending 31/3/18. The total income for this year is £108,460 - this may increase by 31/3/18. The majority of the costs involved in running the service related to subscriptions, wages and general office expenses. Total receipts figure for the period ended 31 March 2017 of £73,519 does not include the £3,164 carried over from the previous year.

TRUSTEE'S ANNUAL REPORT (continued)

Financial review (continued)

Balances as at 31 March 2017 are as follows:

	£
Harlowsave Credit Union Account	10,567
Petty cash and prepaid card	145
Total	10,712

Risk management

The committee assessed the major risks when the charity was set up and reviewed the position in business planning meetings. 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, 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, 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, Dennis Nadin, Fiona Langridge, Mary Hanbury, David Anderson, Everlevel, Luna Logistics, Ian Hudson, Harlow and District Chamber of Commerce.

Particular thanks to former trustee Bridget McAlpine. Bridget resigned in March 2017. Bridget's contribution to the work of the Charity was invaluable.

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: 13 December 2017

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF HARLOW & WEST ESSEX LAW CENTRE

Respective Responsibilities of Trustees and Examiner

I report to the Trustees on my examination of the accounts of the Harlow & West Essex Law Centre (the "Trust") for the year ended 31 March 2017

Responsibilities and basis of report

As the charity Trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the act').

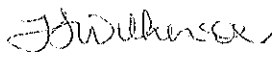
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

- Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- The accounts do not accord with those records

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



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

Dated: 13 December 2017

HARLOW & WEST ESSEX LAW CENTRE

CHARITY No: 1154685

STATEMENT OF ASSETS
AS AT YEAR ENDED 31 MARCH 2017

	2017	2016
Cash funds		
Harlowsave Credit Union Account	10,567	3,088
Prepaid card	81	20
Petty cash	64	56
Total	10,712	3,164
Liabilities		
IT Costs	18	161
Employee Costs	-	41
Council Rent	-	138
Independent Examiner Fee	1,200	1,200
Total	1,218	1,540

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.

Trustee
On behalf of the Committee

Dated: 13 December 2017

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2017

	Restricted	Unrestricted	2017 Total	2016 Total
Receipts				
Health Centres Trust	-	-	-	19,000
Big Lottery Fund	61,221	-	61,221	82,446
Hertfordshire Action on Disability	7,200	-	7,200	8,700
Santander	2,000	-	2,000	-
Legal Aid	-	414	414	-
Miscellaneous	-	2,684	2,684	153
Total Receipts	**70,421**	**3,098**	**73,519**	**110,299**
Payments				
BLF recharge to HSCU for SMARTAdvice	14,523	-	14,523	25,433
Employee Costs	40,514	-	40,514	77,677
Volunteer Expenses	-	15	15	138
Training	370	35	405	666
Telephones	532	-	532	873
Payroll Costs	332	278	610	650
Equipment and Materials	22	-	22	199
Library and Information	117	78	195	197
Stationery	109	14	123	175
Branding and Website	-	-	-	15
Travel and Subsistence	1,389	-	1,389	101
Miscellaneous	3	60	63	167
Insurance	1,231	825	2,056	1,976
Professional Body Membership	417	71	488	312
Postage	161	99	260	461
Everlevel IT	918	-	918	1,931
Advice Pro IT	456	1,650	2,106	1,701
Services Recharge to HSCU	-	-	-	330
Rental to Library	276	276	552	552
Independent examination fee	1,200	-	1,200	1,200
Total Payments	**62,570**	**3,401**	**65,971**	**114,753**
Net of Receipts/(Payments)	**7,851**	**(303)**	**7,548**	**(4,454)**
Cash Funds From Previous Year	**3,011**	**153**	**3,164**	**7,618**
Transfer of funds (see note 1)	**(854)**	**854**	**-**	**-**
Cash Funds This Year End	**10,008**	**704**	**10,712**	**3,164**

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2017

1. Statement of Funds Analysis

	Restricted				Unrestricted		
	Harlow Health Centres Trust	Big Lottery Fund	Hertfordshire Action on Disability	Santander		Total 2017	Total 2016
Opening Funds	874	2,363	(226)	-	153	3,164	7,618
Funds Received	-	61,221	7,200	2,000	3,098	73,519	110,299
Funds Expended	-	(54,661)	(6,994)	(915)	(3,401)	(65,971)	(114,753)
Transfer of funds	(874)	-	20	-	854	-	-
Closing Funds	-	8,923	-	1,085	704	10,712	3,164

The transfer of £854 from Harlow Health Centres Trust Fund to unrestricted funds represents a contribution to staffing costs.