Charity No: 1154685

HARLOW & WEST ESSEX LAW CENTRE

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31ST MARCH 2018

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 Margaret Barrett Martin Macey Shaun Graham
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

TRUSTEES' ANNUAL REPORT

The committee present their report and financial statements for the year ending 31 March 2018. 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
Margaret Barrett
Martin Macey
Shaun Graham (from January 2018)

The trustees were selected following meetings set up for this purpose. They are drawn from a variety of backgrounds and have many years of experience of the advice and other relevant sectors. 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 service employs six qualified and experienced members of staff including a housing solicitor. 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 self-contained offices with adjoining interview rooms on the first floor of Harlow Central Library. There is a lift for clients who cannot manage the stairs and a small waiting area.

During the period under review the service dealt with 480 enquiries and 300 complex cases. 167 new cases were opened during the year. The rest were cases that were opened before 1st April 2017 which continued to require casework during the period under review. Cases closed up to 31st March 18, where a monetary outcome could be recorded, gained a total of £295,171 for clients. Financial gains vary year to year depending on the type of issues presented. 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.

Mr A, a pensioner on low income, approached Harlow Advice Centre regarding a local authority decision that he was no longer entitled to housing benefit. He could not afford the rent without housing benefit so was worried about losing his home. The decision was made on the basis that Mr A had capital in his former matrimonial home, which he could access. Mr A was estranged from his wife who was also a pensioner on low income.

Mr A had previously sought advice via Harlow Advice Centre. Our benefits adviser assisted him in arguing that the capital in his former home should be ignored on the basis that there was a relative living in that property who was incapacitated.

Unfortunately, due to mental health problems, Mr A's relative failed to provide full details of his condition when he attended a medical examination and, as a consequence, his Employment and Support Allowance (ESA) was stopped. This meant that Mr A could no longer rely on this rule to have his capital ignored in the housing benefit assessment.

Our benefits adviser assisted the relative to challenge the decision on his ESA via a mandatory reconsideration. As a result of this application his ESA of £125.55 per week was reinstated. This not only benefited him but also meant that Mr A could continue to receive housing benefit and was no longer at risk of losing his home. Had this not been the case he may have been forced to move back to the former matrimonial home, which would have had an extremely negative impact on both him and his estranged wife. It also meant he was not forced to take legal action to force the sale of the former matrimonial home putting his estranged wife at risk of homelessness and leaving the local authority with a homelessness application to process.

Mr B, a man in his late 50s, with a history of mental health problems from childhood, approached Harlow Advice Centre when he was evicted from his home due to anti-social behaviour. He had approached a neighbouring local authority for assistance as a homeless person. The authority decided he was not in priority need, and gave him notice to leave his temporary accommodation. Our housing adviser lodged a review request under s202 of the Housing Act 1996, and requested accommodation pending review, which was agreed. The medical evidence was clear that he had an emotionally unstable personality disorder, paranoid personality disorder and depression. The initial argument was simply that Mr B has a disability under the Equality Act 2010, and that this should be considered in accordance with legislation. It was argued that he was clearly in priority need. This review was resolved when Mr B was admitted to hospital and it became clear that he also had a history of skin cancer, which he had not disclosed to our adviser, at that point he was accepted as being in priority need.

The council later made a further decision under Housing Act 1996, s184, that Mr B had made himself intentionally homeless, and once again gave him notice to leave his temporary accommodation. A further review request was made under s202, with a request that the accommodation continue until the outcome of the review was known. The grounds this time was that, rather than having deliberately acted in an anti-social manner, it was clear from the medical evidence that his personality disorders affected his actions, and so the behaviour was symptomatic of his disorders, rather than deliberate antagonism. The council agreed that he could stay, although ultimately they made a decision under Housing Act 1996, s202, that he was intentionally homeless and gave him notice to leave his temporary accommodation again.

This does not appear to be a typical success story; however, Mr B was kept in accommodation for a period of one year as a result of our intervention. Following the negative s202 decision, the Advice Centre referred him to an outside solicitor to take the matter to the county court, under s204 of the 1996 Act.

Now that we have a legal aid contract in housing, there will be no need to refer these cases to outside solicitors any longer, as the appeals are covered by the contract.

Ms C is a full time carer for her mother so is unable to do paid work outside her caring duties. She relies entirely on benefits and survives on a very low income. Over the years she had run up a total of over £14,000 in various debts and a Magistrates Court fine and Department for Work and Pensions Social Fund Loan. The Magistrates Court fine was in the hands of bailiffs when she sought advice. It was clear that her difficult financial circumstances were unlikely to change in the foreseeable future. Dealing with her Creditors on top of her caring duties was very stressful for Ms C.

Our Debt Adviser discussed two options to deal with her debts. One was to make token offers to all her Creditors of £1 per month on condition that the interest was frozen and no charges were added – the other was a Debt Relief Order (DRO). Ms C chose the DRO route.

Our Adviser is an authorised intermediary for Debt Relief Orders so applied for one for Ms C. The DRO application was approved which meant the debts listed in the application were effectively frozen for a year then written off because there was no significant improvement in her circumstances during that period. One of her debts was not included in the list because it was not found in a search of her Credit Report. Fortunately the Debt Collection Company agreed to write it off. The amount owed to the Magistrates Court was reduced.

Thanks to the advice and support provided by our Debt Adviser Ms C can look forward to a life without debt leaving her free to concentrate on caring for her mother.

Financial review

During the period of account the Charity received grants from the Big Lottery Fund, Hertfordshire Action on Disability and other income totalling £107,878. 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 2018 of £107,878 does not include the £10,712 carried over from the previous year.

Following a successful tender the Charity was awarded a three year Legal Aid contract in January 2018 - to start September 2018. The Charity also passed the first stage of the Specialist Quality Mark in early 2018 and later the second and final stage.

Balances as at 31 March 2018 are as follows:

	£
Harlowsave Credit Union Account	£4048
Petty cash	£ 34
Total	£4082

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.

Others - Harlowsave Credit Union, Advice UK, Steve Johnson, Law Centres Network, Noeleen Adams, Annabelle Waterfield (HAD), Legal Aid Agency, 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, Rainbow Services, Dennis Nadin, Fiona Langridge, Mary Hanbury, David Anderson, Everlevel, Luna Logistics, Ian Hudson, Harlow and District Chamber of Commerce.

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: 6/11/18

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

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2018 which are set out on pages 6 to 8.

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. 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 attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Price Bailey LLP

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

Dated: 13/11/18

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

STATEMENT OF ASSETS
AS AT YEAR ENDED 31 MARCH 2018

	2018	2017
Cash funds		
Harlowsave Credit Union Account	4,048	10,567
Prepaid card	-	81
Petty cash	34	64
Total	4,082	10,712
Liabilities		
IT Costs	-	18
Independent Examiner Fee	1,500	1,200
Accountancy	-	-
March Payroll	1,729	-
Total	3,229	1,218

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.

N Barrett

Trustee
On behalf of the Committee

Dated: 6/11/18

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2018

	Restricted	Unrestricted	2018 Total	2017 Total
Receipts				
Big Lottery Fund	100,577	-	100,577	61,221
Hertfordshire Action on Disability	7,200	-	7,200	7,200
Santander	-	-	-	2,000
Legal Aid	-	-	-	414
Miscellaneous	-	101	101	2,684
Total Receipts	**107,777**	**101**	**107,878**	**73,519**
Payments				
BLF recharge to HSCU for SMARTAdvice	22,206	-	22,206	14,523
Employee Costs	79,028	-	79,028	40,514
Volunteer Expenses	-	-	-	15
Training	2,223	-	2,223	405
Telephones	840	-	840	532
Payroll Costs	665	-	665	610
Equipment and Materials	857	-	857	22
Library and Information	130	-	130	195
Stationery	595	-	595	123
Photocopying	384	-	384	-
Travel and Subsistence	273	-	273	1,389
Miscellaneous	881	-	881	63
Insurance	584	-	584	2,056
Professional Body Membership	243	-	243	488
Postage	225	-	225	260
Everlevel IT	1,498	-	1,498	918
Advice Pro IT	1,308	-	1,308	2,106
Services Recharge to HSCU	296	-	296	-
Rental to Library	460	-	460	552
Independent examination fee	1,200	-	1,200	1,200
Accountancy Fees	300	-	300	-
SQM Audit Fee	312	-	312	-
Total Payments	**114,508**	**-**	**114,508**	**65,971**
Net of Receipts/(Payments)	**(6,731)**	**101**	**(6,630)**	**7,548**
Cash Funds From Previous Year	**10,008**	**704**	**10,712**	**3,164**
Transfer of funds (see note 1)	**73**	**(73)**	**-**	**-**
Cash Funds This Year End	**3,350**	**732**	**4,082**	**10,712**

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2018

1. Statement of Funds Analysis

	Restricted		Unrestricted		
	Big Lottery Fund	Hertfordshire Action on Disability	Santander	Total 2018	Total 2017
Opening Funds	8,923	-	1,085	704	10,712	3,164
Funds Received	100,577	7,200	-	101	107,878	73,519
Funds Expended	(106,150)	(7,273)	(1085)	-	(114,508)	(65,971)
Transfer of funds	-	73	-	(73)	-	-
Closing Funds	3,350	-	-	732	4,082	10,712