Charity No: 1154685

HARLOW & WEST ESSEX LAW CENTRE

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2019

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 (resigned November 2019) Michael Granger Margaret Barrett Martin Macey Shaun Graham Jean Juniper, Chair (appointed 6th November 2018)
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 - 5
Independent Examiner's Report	6
Statement of assets	7
Receipt and payments account	8
Notes to the receipts and payments account	9

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 2019. 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: Jean Juniper (chair - appointed November 2018)
Leslie Coben (resigned November 2019)
Michael Granger
Margaret Barrett
Martin Macey
Shaun Graham

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.

Les Coben stood down as chair in November 2018. The committee and staff thanked Les for his hard work and dedication over many years and his decision to remain a trustee until November 2019. The committee welcomed Jean Juniper and thanked her for agreeing to take on the role of chair of trustees.

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 full time 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 holds the independently audited specialist quality mark.

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 **567 enquiries** and worked on **339 complex cases**. 191 new cases were opened during the year. The rest were cases that were opened before 1st April 2018 which continued to require casework during the period under review.

Cases closed between 1st April 2018 and 31st March 2019, where a monetary outcome could be recorded, gained a total of **£390,156 for clients**. This is an under-estimate as final financial outcomes are not always reported to the service. The financial gains achieved as a result of the 567 advice enquiries are not included in this figure. **Many cases had positive non-monetary outcomes** for clients including better management of debt and the prevention of homelessness.

Cases often take several appointments 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 by the New Economics Foundation & Countryside Agency* has demonstrated that people on low income spend additional income locally - this has a multiplier effect which helps the local economy.

* Sacks, J. (2002) The Money Trail: Measuring your impact on the local economy using LM3, New Economics Foundation & the Countryside Agency, London. See benefit take-up etc.

Three examples of the specialist casework undertaken during the year under review are set out below.

Mrs A, a 60 year old woman suffering from Parkinson's disease, requested help with council tax arrears and various other debts. She was forced to stop work due to health problems, including mobility difficulties which meant she could not walk without support. She had been taken to hospital twice following falls when she saw our Money Adviser. Her daughter is a student who is away from home a lot, making it difficult for Mrs A to manage on her own.

Mrs A had additional expenses connected to her disability and was struggling to manage on a low income.

Fortunately her circumstances were such that she qualified for a Debt Relief Order (DRO). Our Money Adviser is an authorised intermediary for DRO's so, with her agreement, he submitted an application for one. The application was successful and removed over £18,000 of non-priority debts and council tax arrears.

Clearing these debts made it possible for Mrs A to make a fresh start and removed one of her main worries.

Ms B is a single parent with two children. She had previously been evicted from her council home for rent arrears following a period of unemployment and had been found intentionally homeless when she applied to the local authority for assistance as a homeless person.

Following that, she rented privately and after almost a year in her privately rented property, her landlord told her that he wanted to move into the property with his family. There were no rent arrears and no other problems with the tenancy. He served her with notice under Housing Act 1988, section 21. She contacted the local authority as homeless once again and was told that she could not be assisted as she had former tenant rent arrears and unpaid court costs from her former local authority tenancy. She was told that she would be referred to Social Services.

At this stage she came to see our Housing Solicitor, who initially advised that the first section 21 notice was defective, she explained the reason for this to Ms B and suggested that she contact the landlord and explain that it would not stand up in court. Ms B did this, and the landlord issued a valid section 21 notice, and returned to see our Housing Solicitor as advised.

Our Solicitor wrote to the local authority pointing out that as there was now a valid notice, the local authority should provide interim accommodation by the date the notice expired, in accordance with the Homelessness Code of Guidance for Local Authorities 2018. In addition she pointed out that former tenant housing debt cannot prevent the local authority from taking a homeless application.

The Housing Options adviser refused to take the letter and issued a Personal Housing Plan (PHP) – required in the prevention phase under the Homelessness Reduction Act 2017. The PHP stated that Ms B had to provide more information about why she lost her local authority accommodation, and also advised her to remain in her privately rented accommodation – which was in direct contravention of the Code of Guidance.

Our Solicitor filed a complaint about the fact that the Housing Options Officer refused to accept our initial letter and requested a review under Housing Act 1996, section 202, of the PHP on the basis that it concentrated on her former tenancy, when she had been in her privately rented tenancy for a year, so that must be her last settled accommodation, and also the refusal to accommodate pending their inquiries.

The section 202 review was upheld, and ultimately Ms B was accepted as homeless and in priority need and was provided with accommodation.

Mrs C came to see us for help to appeal a decision that she was not entitled to Employment and Support Allowance (ESA) because she was fit for work.

Mrs C, who was in her early 60's, had suffered a road traffic accident in her childhood, which had left her disabled. We assisted with the appeal but, unfortunately, the appeal was disallowed.

Our Benefits Adviser requested a statement of reasons for the Tribunal's decision and identified errors of law in the way the Tribunal had reached the decision. She discussed the errors with Mrs C and applied for leave to appeal against the decision. Leave to appeal was granted and the Tribunal's decision was set aside without the need to proceed to the Upper Tribunal.

A new Tribunal heard the ESA appeal afresh and, this time, Mrs C was found unfit for work and work related activity. This increased her weekly income by more than £50 and arrears of over £3000 were paid to her.

Financial review

During the period of account the Charity received funds from the National Lottery Community Fund, Hertfordshire Action on Disability, Islington Law Centre, Big Issue Invest, Legal Aid Agency, Access to Justice Foundation and others totalling £147,156. The majority of the costs involved in running the service are related to wages, subscriptions and general office expenses. The total receipts figure for the period ended 31 March 2019 of £147,156 does not include the £4,082 carried over from the previous year.

The service secured a Legal Aid contract to provide housing, benefits and debt advice in January 2018. The contract started in September 2018 following the recruitment of a full time housing solicitor. Big Issue Invest supported the new work with a loan to help with cash flow.

In the months following the year under review the committee welcomed the Tudor Trust's decision to award £150,000 in grant aid and the National Lottery Community Fund decision to award a further continuation grant of £327,669 to be spent over three years ending November 2022.

Balances as at 31 March 2019 are as follows:

	£
Harlowsave Credit Union Account	£9,156
Petty Cash and Prepaid Card	£ 127
Total	£9,283

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.

TRUSTEES' ANNUAL REPORT (continued)

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.

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

Funders - National Lottery Community Fund, Hertfordshire Action on Disability, Big Issue Invest, Legal Aid Agency, Access to Justice Foundation, Tudor Trust.

Others - Harlowsave Credit Union, Harlow Health Centres Trust, Islington Law Centre, Advice UK, Steve Johnson, Law Centres Network, Noeleen Adams, Annabelle Waterfield, 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.

Jean Juniper



Chair
On behalf of the Committee
Dated:
25/11/2020.

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 2019 which are set out on pages 7 to 9.

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.

HWilkinson

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

Dated: 28 January 2020

HARLOW & WEST ESSEX LAW CENTRE

CHARITY No: 1154685

STATEMENT OF ASSETS
AS AT YEAR ENDED 31 MARCH 2019

	2019	2018
Cash funds		
Harlowsave Credit Union Account	9,156	4,048
Prepaid card	74	-
Petty cash	53	34
Subtotal	9,283	4,082
Other assets		
Legal Aid work in progress	8,829	-
Fixed assets	6,246	-
Financial settlements	5,610	-
Islington fees	979	-
Total	30,947	4,082
Liabilities		
Independent Examiner Fee	1,500	1,500
March Payroll	3,061	1,729
Big Issue Loan	21,180	-
Total	25,741	3,229

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.

D Barnett

Trustee
On behalf of the Committee

Dated:
27 01 2020

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2019

	Restricted	Unrestricted	2019 Total	2018 Total
Receipts				
Big Lottery Fund	100,624	-	100,624	100,577
Hertfordshire Action on Disability	738	-	738	7,200
Legal Aid	815	-	815	-
Big Issue	25,000	-	25,000	-
ATJF	10,000	-	10,000	-
ILC	6,758	-	6,758	-
Miscellaneous	-	3,221	3,221	101
Total Receipts	**143,935**	**3,221**	**147,156**	**107,878**
Payments				
BLF recharge	20,183	-	20,183	22,206
Employee Costs	98,755	2,426	101,181	79,028
Training	1,580	-	1,580	2,223
Telephones	1,439	-	1,439	840
Payroll Costs	715	-	715	665
Equipment and Materials	349	-	349	857
Library and Information	448	-	448	130
Stationery	86	-	86	595
Photocopying	243	-	243	384
Travel and Subsistence	257	-	257	273
Miscellaneous	593	574	1,167	881
Insurance	2,188	-	2,188	584
Professional Body Membership	977	-	977	243
Postage	499	-	499	225
Ever level IT	-	-	-	1,498
Advice Pro IT	1,366	-	1,366	1,308
Services Recharge to HSCU	-	-	-	296
Rental to Library	345	-	345	460
Independent examination fee	1,500	-	1,500	1,200
Accountancy Fees	-	-	-	300
SQM Audit Fee	1,260	-	1,260	312
Expert reports	259	-	259	-
Big Issue expenditure	5,115	-	5,115	-
ILC	798	-	798	-
Total Payments	**138,955**	**3,000**	**141,955**	**114,508**
Net of Receipts/(Payments)	**4,980**	**221**	**5,201**	**(6,630)**
Cash Funds From Previous Year	**3,350**	**732**	**4,082**	**10,712**
Cash Funds This Year End	**8,330**	**953**	**9,283**	**4,082**

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2019

1. Statement of Funds Analysis

	Big Lottery Fund	Hertfordshire Action on Disability	Legal aid	ATJF	ILC	Big Issue	Un-restricted	Total 2019	Total 2018
Opening Funds	3,350	-	-	-	-	-	732	4,082	10,712
Funds Received	100,624	738	815	10,000	6,758	25,000	3,221	147,156	107,878
Funds Expended	(104,706)	(756)	(17,697)	(2,961)	(7,720)	(5,115)	(3,000)	(141,955)	(114,508)
Transfer of funds	-	-	-	-	-	-	-	-	-
Closing Funds	(732)	(18)	(16,882)	7,039	(962)	19,885	953	9,283	4,082