Charity No: 1154685

HARLOW & WEST ESSEX LAW CENTRE

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

CHARITY INFORMATION

Independent Examiner	Price Bailey LLP Tennyson House Cambridge Business Park Cambridge CB4 0WZ
Registered address	Great Parndon Library Parnall Road Staple Tye Harlow CM18 7PP
Trustees	Michael Granger Margaret Barrett Martin Macey Shaun Graham Jean Juniper, (deceased 17/02/21)
Bankers	Harlowsave Credit Union Ltd Unit 66 The Harvey Centre Harlow Essex CM20 1XS

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HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

TRUSTEES' ANNUAL REPORT

The committee present their report and financial statements for the year ending 31st March 2021. 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.

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 dated 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: Jean Juniper (deceased 17/02/21)
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.

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.

The trustees, staff, and volunteers were deeply saddened by the death of the chair of the committee in February 2021. Jean was an outstanding chair who brought tremendous skill, energy, and enthusiasm to her role. She will be greatly missed.

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. The Advice Centre holds the Specialist Quality Mark (SQM). This is the quality assurance standard for specialist level legal advice services. The Solicitors Regulation Authority regulates its solicitor. The service is also regulated by the Financial Conduct Authority.

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.

HARLOW & WEST ESSEX LAW CENTRE
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TRUSTEES' ANNUAL REPORT

The year under review was dominated by the impact of Covid-19. There was a significant reduction in demand from late March 2020. This was caused by a combination of factors including: the library building (where the service was based) being closed for much of the period under review; the moratorium on repossessions; the furlough scheme; additional universal credit and other help provided during the pandemic. There was also a profound psychological impact during the first Covid-19 lockdown resulting in fewer people seeking assistance with anything other than their immediate needs. Although the service was available throughout some people who needed assistance may have assumed it was closed.

The service remained open with a mix of office attendance and homeworking. Most of the advice was delivered via telephone and email with a small amount of face-to-face work. The service returned to normal levels of face-to-face contact in Spring 2021.

Statistics

During the period under review the service dealt with 398 enquiries and worked on 266 complex cases. The number of enquiries and cases were significantly lower than normal owing to the impact of Covid-19. 105 new cases were opened during the year. The rest were cases that were opened before 1st April 2020 which continued to require casework during the period under review.

Cases closed between 1st April 2020 and 31st March 2021, where a monetary outcome could be recorded, gained a total of £432,286 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 398 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 because 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.

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

Ms A sought help with an appeal against a Universal Credit (UC) decision that she was fit for work. Our adviser assisted with submitting an appeal, obtained medical evidence, and provided a written submission for the appeal. The Department for Work & Pensions (DWP), having received the submission, changed its decision without the need for the case to go before an Independent Tribunal. The client was found to have limited capability for work related activity, was awarded just over £4,000 in arrears, and an additional amount of UC of £343.63 per month.

Having discussed the claimant's benefit claim history with her, the adviser discovered that a severe disability premium (SDP) which should have been paid with a previous award of Employment & Support Allowance (ESA) had not been paid. The adviser raised this with the Department for Work & Pensions and arrears of benefit were awarded to the client of approximately £10,500.

Having established that there was an entitlement to the SDP in ESA immediately prior to transferring to Universal Credit, the adviser approached Universal Credit arguing that transitional protection for the loss of the SDP (which is not payable in UC) was due to the claimant. UC agreed and paid the client £2,400 in arrears of the transitional payment and an ongoing monthly payment of £120.

Ms A's financial situation was transformed by the intervention of our adviser. She went from struggling to make ends meet, with the inevitable adverse impact on her health, to a reasonable level of income which allowed her to meet all her financial obligations.

Ms B approached the Advice Centre for help because she was struggling to manage on her Carers Allowance and Universal Credit. She had debts totalling just over £6,000. She had significant mental health difficulties and was a carer for her granddaughter.

Her debts included council tax arrears, bank loans, catalogue debts, benefit overpayments and water rates arrears.

Our money adviser discussed the various debt solutions available to Ms B and agreed that the best way forward was to apply for a debt relief order (DRO). There was no prospect of an improvement in Ms B's financial circumstances which would justify a different approach.

As an approved DRO intermediary our money adviser was able to make the application without the need to refer elsewhere. A DRO for just over £6,000 was approved.

As a result of our money adviser's assistance Ms B was able to make a fresh start, allowing her to concentrate on her own and her granddaughter's health needs.

Ms C had previously been assisted by our housing solicitor as a homeless applicant. The council had ultimately accepted a duty to Ms C as a homeless applicant. She returned when the council gave contradictory advice on whether she could bid for permanent housing.

The issue was that she had some housing related debt, which had been included in a debt relief order arranged by our debt adviser. However, she had some other housing related debt which the council had previously told her was written off, and which was therefore not included in the debt relief order. A year had passed since the debt relief order had been obtained, so the money which was included in that order was no longer owed.

Our housing solicitor wrote to the council and said that it was unreasonable for the council to state that a debt had been written off as a gesture of good will in the past and then to rely on the same debt as a means to prevent her from bidding for permanent accommodation.

A senior council officer looked at the matter and concluded that the debt had not originally been written off, but that the client had believed that it had on the basis of wrong advice given by a council officer. He then wrote off the debt.

The client has since successfully bid on a permanent home and is settled in her new house.

TRUSTEES' ANNUAL REPORT

Financial review

During the period of account, the Charity received funds from the National Lottery Community Fund, Tudor Trust, Big Issue Invest, Legal Aid Agency, Community Justice Foundation and others totaling £235,374. Most 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 2021 of £235,374 does not include the £33,270 carried over from the previous year.

The committee welcomed the Community Justice Foundation's decision in November 2020 to award £39,190 to replace aging IT, furniture, office equipment, and staff costs.

The Trustees have paid particular attention to the Charity's position as a going concern in light of the Covid-19 pandemic. The Charity has secured continued funding which will last for a period in excess of one year. As such and having considered the level of free reserves against future plans and fixed costs, the Trustees consider this to be sufficient for at least the next 12 months and do not have any concerns regarding the Charity's ability to meet its liabilities as they fall due. Balances as at 31 March 2021 are as follows:

	£
Harlowsave Credit Union Account	£45,079
Petty Cash	£ 20
Total	£45,099

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. The key risks the charity are exposed to are in relation to staff from the loss of a key member of staff and the Covid-19 infection risk to staff, trustees and clients. These are mitigated by vacancy adverts and public health recommendations.

Reserves policy

The committee reviewed current and potential liabilities and determined that the reserves policy should cover unavoidable costs and legal obligations only which are of an estimated value of £18,000. Premises costs are small and do not require payments beyond a short notice period. The deficit set out in the funds analysis relates to legal aid. The Legal Aid Agency (LAA) has strict rules concerning how much it will pay for legal aid work. The Big Issue Invest loan was provided to cashflow the legal aid work because it takes time to close cases and receive payment. The length of time between the start and end of legal aid cases is often many months and sometimes well over a year. The legal aid contract started in late 2018. More legal aid payments and financial settlements associated with this work started to flow in from April 2020.

The charity has secured additional capital and revenue funding since 1st April 2020, including substantial funds for new IT, office furniture and equipment. The value of fixed assets is therefore substantially higher than the figure as at 31st March 2020. 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.

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TRUSTEES' ANNUAL REPORT

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, Tudor Trust, Big Issue Invest, Legal Aid Agency, Community Justice Foundation.

Others - Harlowsave Credit Union, Harlow Health Centres Trust, Advice UK, Steve Johnson, Law Centres Network, Access to Justice Foundation, Noeleen Adams, 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.

On behalf of the Committee

Shaun Graham (Nov 26, 2021, 2:25pm)

Shaun Graham
Trustee

Mag Barrett (Nov 26, 2021, 7:43pm)

Margaret Barrett
Trustee

Dated: 26 Nov 2021

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 2021 which are set out on pages 7 to 10.

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.



Michael Cooper-Davis FCCA ACA
for and on behalf of
Price Bailey LLP
Chartered Accountants
Tennyson House
Cambridge Business Park
Cambridge
CB4 0WZ

Dated: 29 November 2021

HARLOW & WEST ESSEX LAW CENTRE

CHARITY No: 1154685

STATEMENT OF ASSETS
AS AT YEAR ENDED 31 MARCH 2021

	2021	2020
Cash funds		
Harlowsave Credit Union Account	45,079	33,076
Prepaid card	20	111
Petty cash	-	83
Subtotal	45,099	33,270
Other assets		
Legal Aid work in progress	16,531	14,307
Fixed assets	18,381	5,005
Financial settlements	3,944	8,344
Certificated work in progress	9,617	-
Total	93,572	60,926
Liabilities		
Independent Examiner Fee	2,100	1,500
March Payroll	3,845	3,417
Big Issue Loan	6,802	13,210
Total	12,747	18,127

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.

Shaun Graham (Nov 26, 2021, 2:25pm)

Trustee

On behalf of the Committee

Dated:
26 Nov 2021

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

	Restricted	Unrestricted	2021 Total	2020 Total
Receipts				
Big Lottery Fund	108,138	-	108,138	104,657
CJF	39,190	-	39,190	-
Legal Aid	12,063	-	12,063	11,473
Big Issue	3,000	-	3,000	283
ILC	-	-	-	2,797
Tudor Trust	52,000	-	52,000	75,000
Settlements	19,813	-	19,813	3,375
Miscellaneous	-	1,170	1,170	630
Total Receipts	**234,204**	**1,170**	**235,374**	**198,215**
Payments				
BLF recharge	24,506	-	24,506	20,377
Employee Costs	143,580	-	143,580	126,333
Training	2,390	-	2,390	841
Telephones	1,724	-	1,724	1,835
Payroll Costs	793	-	793	770
Equipment and Materials	20,846	-	20,846	333
Photocopying	827	-	827	501
Library and Information	305	-	305	348
Stationery	285	-	285	766
Travel and Subsistence	244	-	244	440
Miscellaneous	651	17	668	273
Insurance	5,232	-	5,232	2,923
Professional Body Membership	1,015	-	1,015	485
Postage	537	-	537	626
IT	1,918	-	1,918	1,601
Rental to Library	-	-	-	1,615
Independent examination fee	2,100	-	2,100	1,914
Expert reports	8,861	-	8,861	2,324
Big Issue expenditure	7,060	-	7,060	9,486
ILC	654	-	654	437
Total Payments	**223,528**	**17**	**223,545**	**174,228**
Net of Receipts/(Payments)	**10,676**	**1,153**	**11,829**	**23,987**
Cash Funds From Previous Year	**32,981**	**289**	**33,270**	**9,283**
Cash Funds This Year End	**43,657**	**1,442**	**45,099**	**33,270**

HARLOW & WEST ESSEX LAW CENTRE
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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

1. Statement of Funds Analysis

	Big Lottery Fund	Hertfordshire Action on Disability	Legal aid	ATJF	CJF	Tudor Trust	Settle-ments	Big Issue	Un-restricted	Total 2021	Total 2020
Opening Funds	15,763	(18)	(13,253)	5	-	17,747	2,055	10,682	289	33,270	9,283
Funds Received	108,138	-	12,063	-	39,190	52,000	19,813	3,000	1,170	235,374	198,215
Funds Expended	(110,138)	-	(35,997)	(512)	(36,438)	(29,928)	(3,455)	(7,060)	(17)	(223,545)	(174,228)
Transfer of funds	-	-	-	-	-	-	-	-	-	-	-
Closing Funds	13, 763	(18)	(37,187)	(507)	2,752	39,819	18,413	6,622	1,442	45,099	33,270

2. Statement of Funds Analysis (prior year, as restated)

	Big Lottery Fund	Hertfordshire Action on Disability	Legal aid	ATJF	ILC	Tudor Trust	Settle-ments	Big Issue	Un-restricted	Total 2020	Total 2019
Opening Funds	(732)	(18)	(16,882)	7,039	(962)	-	-	19,885	953	9,283	4,082
Funds Received	104,657	-	11,473	-	2,797	75,000	3,375	283	630	198,215	147,156
Funds Expended	(88,162)	-	(7,844)	(7,034)	(1,835)	(57,253)	(1,320)	(9,486)	(1, 294)	(174,228)	(141,955)
Transfer of funds	-	-	-	-	-	-	-	-	-	-	-
Closing Funds	15,763	(18)	(13,253)	5	-	17,747	2,055	10,682	289	33,270	9,283

The funds above have been restated to more accurately reflect the payments made from the Big Issue fund in the year.