Charity No: 1154685

HARLOW & WEST ESSEX LAW CENTRE

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

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	Central Library Cross Street The High Harlow CM20 1HA
Trustees	Margaret Barrett Martin Macey (deceased February 2024) Shaun Graham Cara Sheridan Emma Batrick (Appointed 19 June 2023)
Bankers	Plane Saver Credit Union Profile West 950 Great West Road Brentford TW8 9EJ

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

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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 2024. 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:

Margaret Barrett
Martin Macey
Shaun Graham
Cara Sheridan
Emma Batrick

Sadly, Martin Macey passed away in February 2024. Martin was a staunch supporter of the service and an asset to the local community. He will be greatly missed.

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. The day-to-day management of the service rests with the interim Head of Service, Lisha Whittet.

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, welfare benefits specialist, and part time money advice specialist who is an approved intermediary for Debt Relief Orders. The Advice Centre is located on the first floor of Harlow town centre library. There is a lift for people who cannot manage the stairs and a wheelchair accessible toilet.

The year under review has been a very busy time for the service. The cost-of-living crisis resulted in many local residents being unable to meet their food, fuel, rent, and other essential costs. There was also an increase in the number of people from other towns and cities being placed in temporary accommodation in Harlow. This puts an additional strain on local services including advice and other charitable services. Language and other barriers increase the cost of providing services for local residents. This is partly due to the cost of interpreting services and partly the additional time required to explain how the social security, housing, debt recovery, and other systems work. People who have little, or no prior knowledge of these systems find it difficult to obtain the help they need.

Statistics

In the year ending 31st March 2024, the Advice Centre opened **over 300 complex cases**, and dealt with **over 1000 enquiries**. Advisers also continued work on cases opened in the previous year but not closed.

In the twelve months ending 31st March 2024, the financial gains from casework alone were **£522k**. The financial gains achieved as a result of the advice enquiries are not included in this figure. There was also a wide range of non-financial outcomes including the prevention of homelessness and better management of debt.

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.

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

Mrs F had priority and non-priority debts* and was being pursued by enforcement agencies when she was referred to Harlow Advice Centre. She had no assets and owed £29,000.
She was living in a rented housing association property with her daughter, and received child benefit, carers allowance, universal credit (UC) and council tax support. Our adviser's first step was to advise Mrs F to contact the DWP because she was not receiving the child disability element of UC, to which she was entitled as her daughter was receiving disability living allowance (DLA). This would improve her income.
Our money adviser, who is an authorised intermediary for debt relief orders (DRO), advised Mrs F on Breathing Space — a respite scheme — and a 60-day hold was placed on her debts. This gave time for Mrs F to obtain a DRO. This resulted in her debts being written off, giving her the opportunity of making a fresh start, assisted by the increased entitlement of UC.
** Priority debts are those that carry the most serious consequences if you don't pay them. Examples: rent, mortgage, council tax, fuel bills.*

Non-priority debts include overdrafts and loans such as from friends or bank.

Full-time carer for a disabled adult son, Ms K did not seek advice until Essex County Cl (ECC) had obtained a possession order of the plot on which her caravan stood. EEC, as owner of the travellers site, was Ms K's landlord and had applied for the order because of unpaid site fees and water charges.
Our housing solicitor had to act quickly to apply for permission to appeal the County Court's decision The grounds were that Ms K, who had not been represented in court, had not been give a chance to explain her circumstances and difficulties with caring for her disabled son.

and two younger children. The judge had not made a proper assessment of the merits of the case and the issue of Ms K's disabled son was ignored, when there was a defence under section 149 of the Equality Act 2010 (The Public Sector Equality Duty).

About £4,000 was owing in site fees, plus water charges. With the help of our adviser, Ms K applied successfully for a discretionary housing payment which cleared the outstanding site fees. Ms K had been paying off the water charges owing, and by the time of the possession hearing little was outstanding.

Before the appeal was heard, ECC had made offers to settle the case if Ms K agreed to give up her home. These approaches were rejected and we argued that it would be disproportionate to grant a possession order.

Finally it was agreed that the matter would be conditionally adjourned; granting the landlord "liberty to restore" if the condition was broken. If Ms K continues payments and keeps her account up to date, the possession order will cease to have effect after a year and Ms K and her family will no longer fear becoming homeless.

Mrs G sought help from our benefits adviser when she was asked to repay more than £6,000 of overpaid tax credits. She was on a low income and was shocked by the demand, as she had previously told the Tax Credits Office about a new income from an occupational pension.
The adviser checked paperwork and found that the overpayment had come about because the income from this occupational pension was not included in the assessment at the time it was paid. However, Mrs G had used the Tax Credit Office Webchat to tell them about the new income and had been told she needed to declare this on a self-employed self-assessment form, and the profits of this would be used to calculate tax credit entitlement.

This advice was incorrect and the estimated income should have been amended for the year in order to minimise the risk of an overpayment.

The benefits adviser pointed out to the Tax Credit Office that the error was on the part of the officer who took the call, and that the client had attempted to inform them of the additional income. The adviser was able to provide copies of the Webchat transcript, which Mrs G had kept.
The Tax Credit Office agreed that the client had been misadvised and wrote off the overpayment from the date she informed them of the income.
As a result, the overpayment was reduced to £1500 and was much more manageable.

Financial review

During the period of account, the Charity received funds from the National Lottery Community Fund, Tudor Trust, Legal Aid Agency, Community Justice Foundation, AB Charitable Trust and others totaling £214,921. This was slightly higher than the year ending 31st March 2023. The total receipts figure for the period ending 31 March 2024 of £214,921 does not include the £62,040 carried over from the previous year. Most of the costs involved in running the service are related to wages, subscriptions, and general office expenses.

The Trustees considered the Charity's position as a going concern. 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 2024 were as follows:

Harlowsave Credit Union Account	£82,292
Petty Cash	£134
Total	£82,426

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 is exposed to are in relation to staff, e.g., from the loss of a key member of staff and long-term sickness. All risks were successfully addressed in the period covered by this report. The risks are mitigated by various means including the sick pay scheme, and employee assistance programme.

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 £25,000. Current premises costs 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 length of time between the start and end of legal aid cases is often many months and sometimes well over a year.

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, Tudor Trust, Legal Aid Agency, Community Justice Foundation.

Others – Access to Justice Foundation, AB Charitable Trust, Harlowsave Credit Union, Plane Saver Credit Union, Harlow Health Centres Trust, Advice UK, Steve Johnson, Law Centres Network, Julie Bishop, Noeleen Adams, Ros Lucas, Pat Ruder, Friends of HWRA (particular thanks to office holders Cliff Moore, Jim Rogers, Alan Jones, David Forman 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, 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

Margaret Barrett

Margaret Barett (Tue, 8th Oct 2024 16:02:09 BST)

Cara Sheridan (Tue, 8th Oct 2024 13:09:04 BST)

Dated: 08 Oct 2024

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 2024 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: 9 October 2024

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

STATEMENT OF ASSETS
AS AT YEAR ENDED 31 MARCH 2024

	2024	2023
Cash funds		
Plane Saver Credit Union Account	82,292	62,001
Petty cash	134	39
Subtotal	82,426	62,040
Other assets		
Legal Aid work in progress	28,558	18,818
Fixed assets	32,298	8,798
Certificated work in progress	8,372	22,792
Total	151,654	112,448
Liabilities		
Independent Examiner Fee	2,820	2,640
March Payroll	4,858	779
Total	7,678	3,419

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.

Margaret Barrett

Margaret Barett (Tue, 8th Oct 2024 16:02:08 BST)

Trustee

On behalf of the Committee

Dated: 08 Oct 2024

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024

	Restricted	Unrestricted	2024 Total	2023 Total
Receipts				
Big Lottery Fund	-	-	-	55,696
CCLF	75,000	-	75,000	-
CJF	24,352	-	24,352	60,900
Legal Aid	-	24,487	24,487	19,105
IMA Grant	-	-	-	460
Tudor Trust	55,000	-	55,000	52,000
Settlements	-	9,913	9,913	-
Miscellaneous	-	1,169	1,169	65
HHCT	5,000	-	5,000	-
A-B Charitable Trust	20,000	-	20,000	-
Total Receipts	**179,352**	**35,569**	**214,921**	**188,226**
Payments				
BLF recharge	-	-	-	7,304
Employee Costs	142,881	7,023	149,904	164,648
Training	2,450	-	2,450	1,583
Telephones	1,788	112	1,900	1,961
Payroll Costs	845	-	845	770
Equipment and Materials	391	-	391	336
Photocopying	467	64	531	205
Library and Information	570	-	570	709
Stationery	1,219	52	1,271	334
Costs associated with website	150	-	150	249
Travel and Subsistence	176	40	216	202
Miscellaneous	38	239	277	2,372
Insurance	3,253	185	3,438	5,908
Professional Body Membership	1,104	178	1,282	1,379
Postage	920	-	920	441
IT	4,194	275	4,469	5,277
Independent examination fee	100	2,540	2,640	2,400
Expert reports	139	12,210	12,349	7,207
Health and safety	3,071	-	3,071	3,519
Volunteer Expenses	440	-	440	-
Rental to Library	6,938	483	7,421	3,996
Total Payments	**171,134**	**23,401**	**194,535**	**210,800**
Net of Receipts/(Payments)	**8,218**	**12,168**	**20,386**	**(22,574)**
Cash Funds From Previous Year	**90,180**	**(28,140)**	**62,040**	**84,614**
Cash Funds This Year End	**98,398**	**(15,972)**	**82,426**	**62,040**

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

1. Statement of Funds Analysis

	CCLF	HHCT	AB	Hertfordshire Action on Disability	ATJF	CJF	Tudor Trust	Big Issue	DRO	Un-restricted	Settle-ments (Unre-stricted)	Legalaid (Unre-stricted)	Total 2024	Total 2023
Opening Funds	-	-	-	(18)	(507)	28,941	58,140	2,114	1,510	1,701	-	(29,841)	62,040	84,614
Funds Received	75,000	5,000	20,000	-	-	24,352	55,000	-	-	1,169	9,913	24,487	214,921	188,226
Funds Expended	72,165	-	-	-	-	31,618	66,505	846	-	1,780	6,169	15,452	194,535	210,800
Transfer of funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing Funds	2,835	5,000	20,000	(18)	(507)	21,675	46,635	1,268	1,510	1,090	3,744	(20,806)	82,426	62,040

2. Statement of Funds Analysis (prior year)

	Big Lottery Fund	Hertfordshire Action on Disability	ATJF	CJF	Tudor Trust	Big Issue	DRO	Un-restricted	Settle-ments (Unre-stricted)	Legalaid (Unre-stricted)	Total 2023	Total 2022
Opening Funds	27,197	(18)	(507)	21,032	28,128	3,621	1,050	1,708	32,244	(29,841)	84,614	45,099
Funds Received	55,696	-	-	60,900	52,000	-	460	65	-	19,105	188,226	242,510
Funds Expended	82,893	-	-	52,991	21,988	1,507	-	72	32,244	19,105	210,800	202,995
Transfer of funds	-	-	-	-	-	-	-	-	-	-	-	-
Closing Funds	-	(18)	(507)	28,941	58,140	2,114	1,510	1,701	-	(29,841)	62,040	84,614