

Annual Report

April 2015 – March 2016



**citizens
advice**

**Citizens
Advice
Redbridge**

Providing Help
and Support to
the Citizens of
Redbridge
Since 1939

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Citizens Advice Redbridge

Company limited by guarantee No. 0424953

Charity No. 1091547

Authorised & regulated by the Financial Conduct Authority
FRN No. 617703

Registered Office:
Broadway Chambers
1 Cranbrook Road
Ilford, Essex IG1 4DU

Trustee Board*Bernard Hunter - Chair**Alan Jeffery - Vice Chair**Diana Middleditch - Treasurer**Royston Emmett**Chris Stone**Pankaj Kale*

Last year, I wrote that "2014-2015 was a very difficult year, financially and operationally". The work we did that year to develop our recovery plan with Redbridge Council and renegotiate contracts that had been underfunded for years bore fruit in 2015/2016, so that we could actually start planning and looking forward positively.

The Council values the work we do, and recognises that we must maintain a certain critical size in order to be effective and continue to make a difference: if we become too small, our overheads swamp our costs, we can see far fewer people, and it takes years to regain an operative

size. We and the Council hope that an even more effective partnership can be built in the near future, based on our delivering advice and information services for the Council.

To that end, we were very active in the Fairness Commission and in helping develop a new Advice and Information Strategy. Income for the year showed a marked increase to £399,430, though that is misleadingly high¹

Despite all that, we remain one of the smallest London Bureaux – and yet the local needs are large, and growing all the time.

Another key aspect of our recovery plan was to broaden our funding base. We were successful in attracting a Trust for London grant for specialist employment advice, and the new Big Lottery project grant for welfare advice started during the year. An innovation was the piloting of advice sessions in GP surgeries – we are hopeful that this will prove valuable enough in saving GP time that the NHS will fund its expansion.

As one of The Mayor's Charities (Cllr Barbara White), we benefitted and were able to replace many obsolete computers, and it also helped in the repainting and re-carpeting of the offices and the redesign of the office space. The other main infrastructure development was the procurement of a new telephone system (which we hope to use in future to make ourselves more accessible).

Our relationship with National Citizens Advice developed during the year with new branding and the 'One Service Strategy' wherein they focus more on helping us with outcomes than being prescriptive about processes. Out of that comes a more effective and timely – and challenging! quality auditing process. Our 'unique selling point' is the demonstrable quality of our advice. The new relationship also freed us to plan a much better 'client interface' which

¹ As a 1-off exercise, we reassigned significant apparent underspent project balances to unrestricted funds, having not properly charged our overheads to them for several years. The income from the Big Lottery ASTF project which ended during the year went through our books but much of it was shared with our partners. The Redbridge Council £68k contribution towards our recovery was a non-recurrent lifeline.

“We were very pleased to be able to sustain support for Redbridge Advice Network (RAN) after the Big Lottery Fund ASTF fund finished as we see such inter-agency cooperation as essential in the years ahead”.

RAN report page 15

we expect will reduce queuing and the time clients need to spend with us, and enable us to help more people with the same number of staff.

So, a tremendous amount of change was started in 2015/2016. That could not have happened without the continued efforts of Vanessa Guthrie, our interim CEO. She also had significant staff turnover to deal with, and periods with vacancies and while new staff were inducted.

And volunteer turnover remains high – good for our volunteers who find jobs, but expensive for us. These factors caused a disappointing reduction in the numbers of clients we could see, albeit we were still well above targets.

The benefits of our work started to become even more apparent as we started to improve our recording of financial benefits: £1.56m was shown as having been directly gained by clients through our involvement. Recording was far from complete, so the true figure is much higher and will become clear this year.

Others who must be mentioned for their unstinting and unconditional support through the year are Cllr Farah Hussain, the LBR representative on our Board, and - despite their workloads - Wes Streeting MP and Cllr Jas Athwal, the Council leader.

Update: November 2016:

- We have a new, permanent CEO, Mark Kirk, who took over from Vanessa in August and with whom we confidently expect to consolidate and grow.
- Our new ‘client pathway’ is in its final piloting stages and looking very promising, not only for clients but also for our staff and volunteers.
- Our Trust for London employment advice project has started recently.
- The GP pilot continues and we are learning what the various needs are. We must turn our attention into developing that into an income stream soon.
- WE NEED MORE VOLUNTEERS. There are many roles, not just advice giving but reception, assisted information and form-filling help, and countless back office functions. We are now severely limited by having too few volunteers – so if you know anyone, we have a rolling recruitment programme.
- WE NEED MORE TRUSTEES to help steer and oversee all this activity!
- ... especially as the funding picture for next year is likely to be even more challenging.
- We are using £25k reserves to overspend this year in order to maintain a critical size.

Summary

So, as always we cannot afford to look beyond the short term, but everyone involved is dedicated to making Citizens Advice Redbridge as effective and cost-effective as possible. Thank you – all of you – fellow Trustees, volunteers (all of you, but especially our many longstanding servants), paid staff, Citizens Advice, and many, many supporters around the Borough and beyond.

It is invidious to single out individuals in such a committed group, but I would like to acknowledge Stephen Young. He is our senior Supervisor and he coped fantastically with a very heavy workload while we were understaffed and is playing a central role in mapping out our future. Then there is Kieran McCloskey, Barbara Adams, Lydia Tubero, Nigel Popo and Shyamala Sharma..... we have so many stars, but I have to stop somewhere!

Friends of CAR who have died during the year

My report would not be complete without recognition of the contributions of those who have passed away: They are all fondly remembered.

Barbara Withington	Trustee since 1994
Mary Grace	A member of the Bureau, and wife to David
Kieran McCloskey	A hugely enthusiastic, competent and energetic adviser, volunteer rep, and project lead since he joined in 2012
Doree Levine	a back office volunteer from 1990 to 2011



Waiting room before refurbishment (left) & after (at our Open Day, June 2016, depicting our history since 1939)

“The uninterrupted provision of services to local residents, despite the loss in capacity of operational supervision demonstrates the resilience of staff and volunteers alike. Although we had not envisaged this sudden marked fall in capacity, Redbridge was still able to help nearly three and a half thousand residents and improve outcomes by more than £1.56 million”.

The Table to the right shows the issues or problem areas for the 2,879 new drop-in enquiries through Gateway, and how they compare with the previous year

Service Delivery The total number of new enquiries for the financial year 2015/16 was **3,487**. Of those, 2,879 were new Gateway ‘drop in’ enquiries, and 608 were direct referrals to our projects from other agencies and organisations.

This is overall 14.5% less than the previous year (4,135), largely because of staffing shortages for the last half of the year which reduced our supervising capacity by 50%. This shortage placed considerable strain on the remaining staff. Without their unwavering commitment and dedication, Citizens Advice Redbridge (CAR) would not have been able to continue to deliver a service to so many local residents during this difficult period.

Gateways Opened	15/16	14/15	YOY
Benefits & tax credits	875	891	-2%
Housing	578	733	-11%
Debt	352	472	-25%
Employment	249	285	-12%
Relationships & family	188	232	-19%
Immigration & asylum	134	161	-17%
Consumer goods & services	126	132	-5%
Legal	126	202	-37%
Other	65	62	+5%
Education	35	38	-8%
Tax	29	34	-15%
Financial services & capability	26	22	+18%
Travel & transport	26	49	-47%
Utilities & communications	26	31	-16%
Health & community care	23	19	+21%
Discrimination	21	4	+425%
TOTAL	2,879	3,367	-14.5%

As before, the greatest demand was for benefits and tax credits (875, 30%), followed by housing (578, 20%), and debt (352, 12%).

There has been a 47% year-on-year (Year On Year) fall in the number of travel and transport enquiries, a 37% fall in legal issues, 25% fall in debt and 19% fall in relationships and family issues. These changes are being monitored to assess the contributory factors.

The large increase (from a low base) in discrimination issues can be attributed to an increase in staff awareness, while the 18% increase in financial services & capability issues was brought about by the introduction of financial capability training delivered by the Welfare Benefits project.

The Table below details the 1,166 new full advice enquires dealt with by project/service. It is important to note that all project/ services are delivered on a part-time basis, with the exception of the Big Lottery Welfare Benefits Project which started July 2015

Name of Project/Service	Quantity	%
Macmillan Project	426	37%
General Advice Service	384	33%
Debt Service	132	11%
Outreach Housing Project	128	11%
Welfare Benefits Project	96	8%
TOTAL	1,166	100

Of the 2,879 Gateway 'drop in' enquiries, 558 lead to a full advice enquiry, which is a lower proportion than usual because of the resource problems. Of those, 384 were dealt with by our volunteer general advisers, and 174 by the specialist project staff.

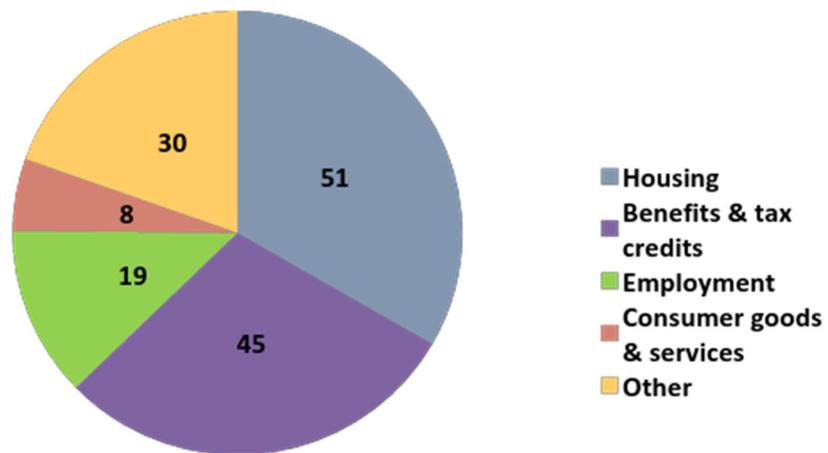
Financial Outcomes for Local Residents

Our recording of financial outcomes improved during the year, but is still far from being complete. We recorded client outcomes for 15-16 of over £1.56 million on PETRA (our client computer system), but the true figure is much higher and will be more accurately reported next year. This consisted mainly of benefits and grants but included some debt write offs and rescheduled payments and is up from £1.37 million in the previous year.

Research and Campaigns

Our research and campaigns activity is four times greater than the benchmark guidance. Redbridge collates data from Gateway and Advise case files to research those issues that cause the greatest unfairness. This collation of evidence of unfair practices/policies is known as bureau evidence form (BEFs). For the financial year 2015/16 we generated 1 BEF for every 20 clients seen compared the national benchmark 1 BEF per 150 clients seen.

This chart depicts BEFs by issue. It is clear that housing (51) and welfare benefits (45) are the issues that cause the most difficulties



Employment BEFs (19) was the third highest issue adversely affecting local residents and our aim for later in 2016 is to appoint a specialist Employment Adviser to undertake employment casework to tribunal level. 9% of new Gateway enquiries were employment issues, the fourth highest issues that residents needed help with last financial year.



Funded by London Borough of Redbridge



Aims & Objectives

To provide the advice people need for the problems they face, ensuring individuals do not suffer from a lack of knowledge about their rights and responsibilities,

&

To improve the policies and practices that affect people's lives, ensuring a responsible influence is exercised on the development of social policies and services at both local and national levels

The high quality of advice is achieved by internal case checking and the QAA (Quality of Advice Assessment), which is the benchmark quality mark from Citizens Advice



As well as Gateway, the service provides generalist advice by appointments on Tuesdays, Thursdays and Fridays, which are booked in advance. Volunteers are key to providing our service, however there has been a significant amount of sickness amongst the advisers and to increase capacity we are now training nine more advisers.

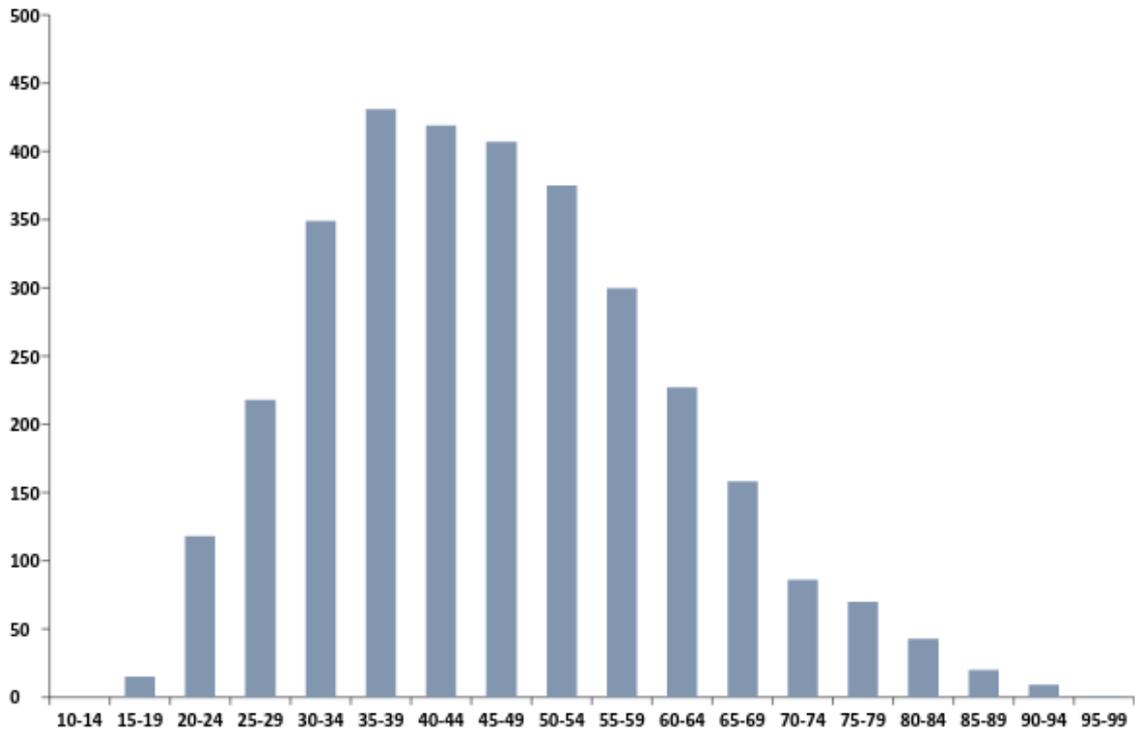
Case Study: Our client suffers from health problems. As a result he had to apply for Employment and Support Allowance (ESA). This led to his housing benefit being stopped. His landlord then tried to evict our client, as he was not paying his rent. Our client was forced to borrow the rent money from friends and family to avoid losing his home. Our client promised his friends and family that as soon as he got the money that he was owed from the Council that he would pay the friends back. However the council said that they would only pay our client if the landlord wrote a letter saying all the rent arrears had been paid off. The landlord refused to do this. In any case this is not what the law says should happen. The law says housing benefit should be paid if the client was liable to pay rent as was the case here. The council refused to pay our clients housing benefit and when the client appealed the council did nothing. As a result we lodged a complaint on our client's behalf explaining why they had to pay. The council agreed that the clients appeal had been overlooked by them and to pay housing benefit to cover all the missing rent (£1,400). This case illustrates how the help of our organisation resolves issues that are crucial to our clients.

Case Study: The client has health conditions that mean she needs to call the doctor on a regular basis. Her phone provider however charges her each time she calls the doctor even if she cannot get through or the line was engaged. The bill has been increased even further as she has been fined by the telephone provider for not paying the bill in full. In addition the provider blocked her access to the TV including Freeview channels. This client who is very vulnerable was unable to resolve the matter, however following representations from ourselves the fine was removed, the call charges were greatly reduced and the client was offered a package which was more appropriate for her situation. Her television access was reinstated.

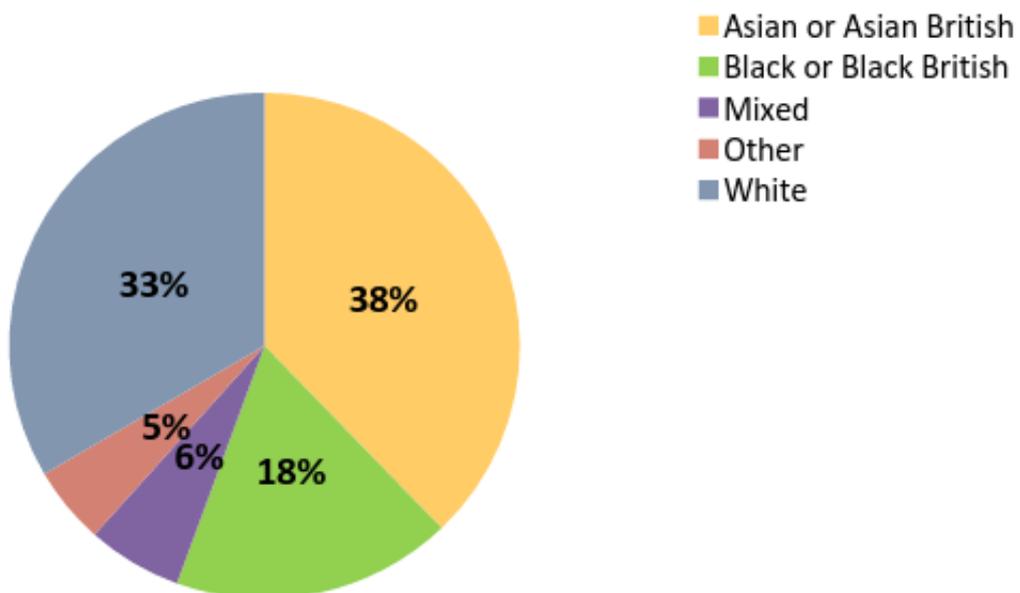
Demographic Profile

37% of our clients told us they were disabled or had a long term health condition. 63% reported no such problems.

Clients by Age



Clients by Ethnic Origin



Funded by the Big Lottery
Fund



LOTTERY FUNDED

Case Study: *Client suffered from deep vein thrombosis since 1986 and all her medical records have been lost. Client scored zero points in her Limited Capability for Work Assessment for Employment & Support Allowance (ESA) entitlement. I prepared a written submission for our client and despite having a lack of medical evidence the client won the appeal, with the tribunal giving her 18 points (min. 15 required) and placed her in a support group. This has helped the client in reducing both her emotional and physical stress and increased her confidence.*

Aims & objectives of the project:

- To increase client's quality of life and reduce poverty
- To increase clients confidence in budgeting and ability to make better decisions about their money and finances
- To increase client's wellbeing, reduce stress and anxiety

I assist clients that are not receiving the benefits they are entitled to, which is a primary cause of their debts and financial hardship. The demand for the service remains high, 140 cases have been restored through complex appeals and disputes for non-payment, under-payment and over-payment of benefits, failing medical assessments, failing habitual residence tests and the right to reside.

I provide support and assistance on a specialist level including appeals, written submissions and representations. I have taken 50 appeals to tribunal and 98% of them have been successful. I am currently dealing with 80 pending appeal cases.

From the completed evaluation sheets (before and after) it is evident that since clients have received support and assistance they can better manage their lives and are financially better off. 100% of my clients reported they feel more positive about their future, even before their benefits have been restored. By explaining to clients about their rights and entitlements their confidence is restored.

Financial Capability Workshop (FCW): FCW flyers are given out to clients and they are informed about the benefit of attending the workshop, which I undertake twice a month at the Citizens Advice office (Ilford) and at Redbridge homes. Two additional workshops were carried out at the Redbridge Carers Support Service. The workshop is designed to encourage and increase people's confidence in managing their own money/debt, use a budget sheet, explain different types of debt, the difference between priority and non-priority debt and the consequences of having debt. Different games are used to make learning interesting. Although attendance is low (and from research this is a national CAB problem), the feedback is positive with participants reporting it had increased their confidence and they had learned at least one skill either in budgeting, their attitude towards debt or managing their money. However, in terms of increasing the number of workshops, I continue to distribute flyers in public venues and liaise with other organisations in order to bring FCW into one of their already established sessions.

*Funded by the
London Borough of
Redbridge*



Total Enquiries: 128

*Bailiff Action stopped
or suspended or
prevented: 73*

*Improved health or
capacity to manage:
218*

*Referred to energy
efficiency advice: 26*

*Repayment
negotiated: 26*

Debt Relief Order: 19

*Benefit or tax credit
gain following
revision or appeal: 8*

*Dispute fine or
charge or action –
successful: 19*

*Dispute fine or
charge or action –
successful: 19*

*Total financial gain
£132,884.57*

The purpose of providing the service to the London Borough of Redbridge (LBR) local authority is to improve their tenants' financial situation by giving debt advice, which includes advice to maximise their income and reduce their expenses.

The demand for the service at Redbridge Homes is very high and clients appreciate that they do not have to queue to access our service at CAR. Changes to the booking system where trialled and any issues were addressed.

To promote the service I attend the Housing Advice Centres staff meetings to inform them what is available to their customers. I have visited their hostels to make their tenants aware of our services and in addition to this, I have attended LBR's annual tenants and lease holders meeting at the Redbridge Town hall, which was organised by Redbridge Homes. At the meeting, the manager informed their tenants about the surgery we have and the service we provide.

Case Study: A Client needed benefit advice. The local authority was recovering a housing benefit overpayment and his housing benefit was also terminated as they thought he was earning more than he actually was. I reviewed the client's payslips and made a complaint, as well as appealing the decision. With my support the client succeeded the appeal and the local authority has reassessed his claim. The decision on the appeal was that overpayment (£5,123) will not be recovered. In addition to this, the client's housing benefit was reinstated (£65.82 per week).

Case Study: A client had rent arrears (which are a priority debt and a tenant can be evicted due to these arrears), however I made a repayment arrangement with the local authority, his landlord, and then addressed his other non-priority debts by negotiating with each creditor. For many clients' a Debt Relief Order (DRO) application is the best option. At the end of the DRO their debts are written off and they are free from debts, which improves their financial situation to manage their essential expenses and sometimes sustain their tenancy.

Case Study: A housing benefit overpayment of £5,000 was recovered from a client who was not liable for the debt. The client was suffering hardship and was struggling to meet her essential expenses due to the deduction of £23.60 per week, which was made on her housing benefit. I appealed against the decision based on the fact that this was an official error and the client's former partner was liable for the debt. The local authority accepted their error and stopped overpayment recovery.

*Funded by the
Barking, Havering &
Redbridge NHS Trust*

Barking, Havering and 
Redbridge University Hospitals
NHS Trust

& Macmillan

**WE ARE
MACMILLAN.
CANCER SUPPORT**

Case Study: *58 year old client had cancer of the oesophagus and had been awarded PIP in 2014. In 2015 this was reassessed and had the benefit removed, resulting in a weekly loss of £144 as well as the loss of his mobility car. The project helped the client with a reconsideration of this decision, involving collecting the relevant medical reports. The decision was overturned and the benefit and mobility car reinstated.*

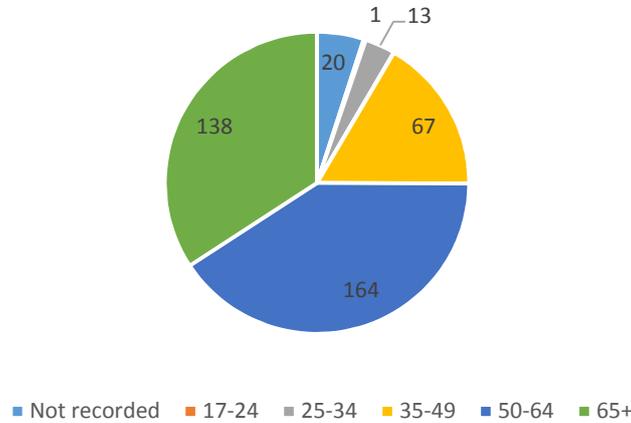
The Redbridge Macmillan Advice Project advised 426 new clients and 150 appointments for clients returning for further help and advice. In addition to benefits advice the project helped with problems relating to other issues such as debt, employment, and housing.

Recorded outcomes for this period totalled £1,182,469 as detailed below.

Benefit type	Sum of amount
Personal independence payment	£367,848
Employment Support Allowance	£266,652
Attendance Allowance	£246,197
Housing Benefit	£130,908
Carers Allowance	£46,700
Pension Credit	£32,266
Charitable support	£25,155
Disability Living Allowance	£22,583
Credit, store & charge card debts	£19,356
Other benefits issues	£8,280
Council tax reduction	£8,006
Income Support	£3,749
Working & Child Tax Credits	£3,329
Debt Write off	£1,440
Total	£1,182,469

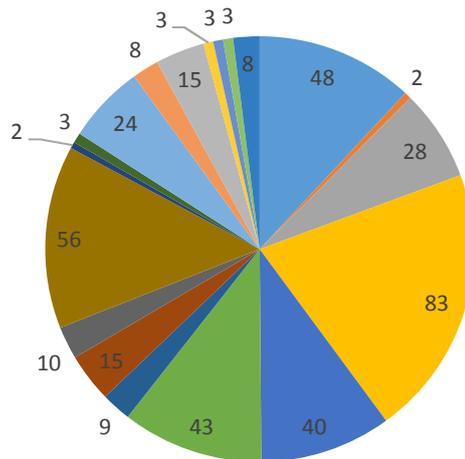
Two staff work on the project - an adviser (14 hours a week) and a support worker (21 hours a week). The project holds three half day advice sessions each week- two at Queen's (Romford) and one at King George hospital (Goodmayes) where clients are seen, usually by appointment. However additional clients are often seen without appointments, sometimes on ward visits. Clients who do not require an appointment at the time of contact are sent information relating to benefits and contact details for the project to enable them to make contact at any time. Some clients are seen on wards. Ray Wood (adviser) was awarded a British Empire Medal in the New Year's honours list 2016 for his work on this project and as chair of Christchurch Primary schools governing body.

Clients seen by Ageband



- Blood & Lymphatic
- Bone and cartilage
- Brain, eye and other CNS
- Breast
- Colorectal
- Digestive - General
- Female Genital
- Lip, oral cavity and pharynx
- Liver
- Lung
- Mesothelioma

Clients by Diagnosis



Case Study: Client aged 37 had been diagnosed with ovarian cancer in 1990. She was paid Disability Living Allowance (DLA) as she had been left with severe mobility problems and reduced use of her hands and arms as a result of the chemotherapy treatment she had received. More recently she was diagnosed with a rare germ cell tumour, which resulted in the removal of her right lung. The client was then reassessed to transfer her DLA benefit to Personal Independence Payment (PIP). The client was refused and her benefit stopped. This caused considerable distress to the client, not only financially but she felt her health problems were not understood. The client came to the Macmillan Project and it was found that her PIP assessment had been purely on the basis of her replies to questions. No medical evidence had been considered. The project helped prepare a submission to the tribunal and supported the client through this process. The client’s benefit was reinstated.

*Funded by the Big
Lottery Fund*

2013-2015



LOTTERY FUNDED



Our Mission

*To support and build
an effective,
independent and
efficient advice
sector for the
communities of
Redbridge that helps
individuals and
communities resolve
problems,
challenges
unfairness and
discrimination and
contributes to a
strong, informed
and vibrant
community.*

Redbridge Advice Network (RAN) brings together 32 information and advice giving agencies to raise the quality of advice delivered in the borough. The two year project was funded by the Big Lottery Fund (2013 – 2015) and included three part-time posts to provide free training and give a louder voice to the members of the network on advice issues.

We increased the knowledge and capacity of 109 advisers and assessors from the membership and trained six new Gateway Assessors for Citizens Advice Redbridge.

Our external evaluation was completed in June 2015 and given to funders and existing members. The report highlighted that RAN has had "considerable success in pulling in voluntary sector providers that do not specialise in advice and in-turn broadening scope for Redbridge's advice sector."

Due to the response from LBR at the Fairness Commission, we held a second seminar on Housing & Homelessness to which we invited the Council Housing Department to attend and give their comments. The Council was surprised by the examples of real anonymised case studies we presented for our members to work on. The case studies showed that the Council do not always act as required as a statutory agency or in the best interest of residents.

The evidence given to the Redbridge Fairness Commission raised awareness on the effects of the Council's procedures regarding housing and homelessness. This led to the following recommendation when the final report was published: "The Council should work with Redbridge Advice network to review and benchmark the way it makes decisions about homelessness duty, and ensure that support is in place for people who are found to be 'intentionally homeless'".

RAN Steering Group

Citizens Advice Redbridge
RedbridgeCVS
RAMFEL
Age UK
Redbridge Equalities &
Community Council
Somali Welfare Trust
Redbridge Concern for
Mental Health

*In 2014 72% of the
steering groups clients
reported feeling very
happy with the quality of
the advice they received.*

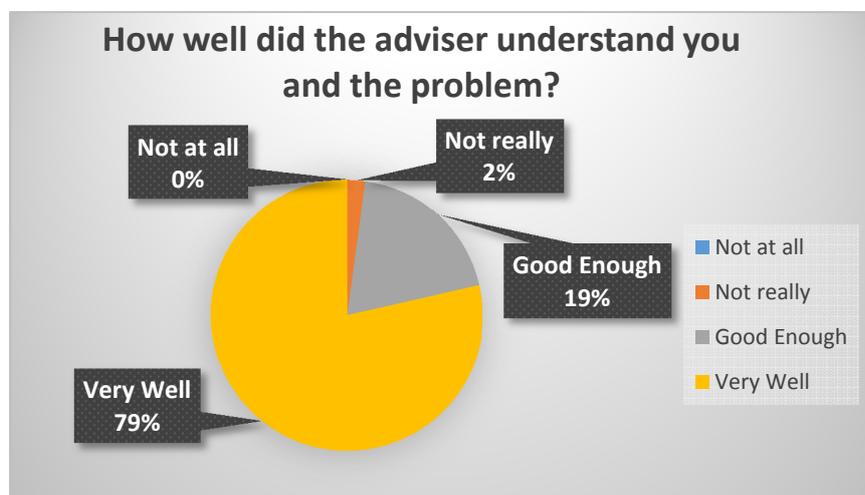
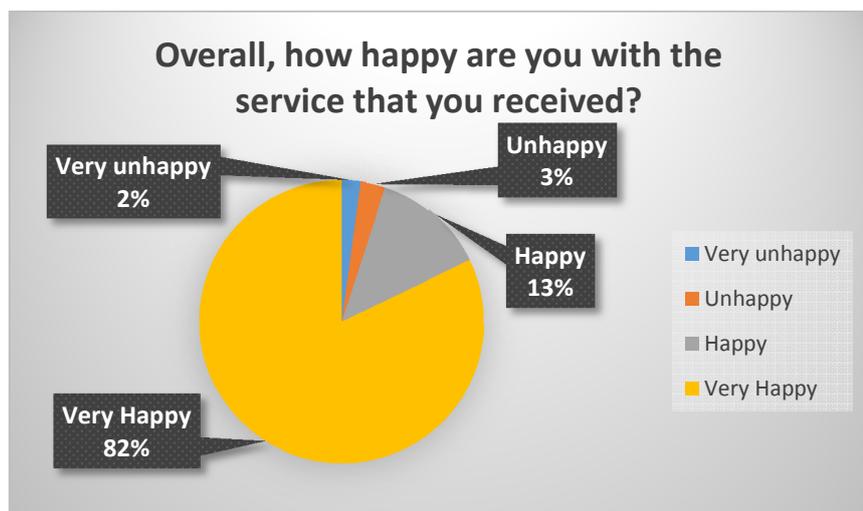
*This increased to 82% in
2015*

Thanks to our work with the Fairness Commission RAN was successful with two funding bids:

1. London Borough of Redbridge to continue to provide networking events and training courses for one year from April 2016 – March 2017.
2. CARs active engagement with RAN partners were key in the successful bid for Trust for London for a new two year project to meet the needs for employment legal advice in the borough.

Having proven the importance of RAN, Citizens Advice Redbridge agreed to continue to fund the programme on a limited budget until the end of the financial year (March 2016). I coordinated a skeletal service running two further networking events, maintained the online presence, including referrals and wrote new funding bids. Over a series of meetings the steering group agreed and wrote a business plan for the transitional period of 18/24 months after the ASTF funding ends. We planned for future funding to be a mix of subscription fees, costed activities, and grants and sponsorship. So the RAN project continues.

140 clients were surveyed over a two week period by the advice giving members of the RAN steering group (including Citizens Advice Redbridge)



Funded by the Big Lottery Fund



LOTTERY FUNDED

&



The majority of 2015/2016 was spent setting up the role, establishing what improvements the volunteers wanted to see at Citizens Advice Redbridge (CAR), creating the systems of record keeping and monitoring which would be used for the future. Also running and supporting the various mayor's appeal events.

I provide a coordinated and consistent approach to the support, pastoral care and development of volunteers including recruitment, training, welfare and social cohesion. Also to foster more engagement and communication with volunteers e.g. through one to ones, appraisals, staff meetings, social activities and events, and oversee a Research and Campaigns team to research more of the issues affecting the local residents and influence change in policy and practice through local campaigns and joining with central Citizens Advice office on national campaigns.

Achievements

- Improvements to the volunteer record system.
- Setup the research and campaigns function with set objectives and strategy.
- Created a single volunteer training & development program.
- Created the volunteer expectations to harmonise how everyone works and expectations of them and of CAR.
- One-to-ones with all the volunteers (except trustees).
- Recruit and interview of potential volunteers for trustees, administration, reception, gateway assessors and research and campaigns workers.
- Assisted the CEO on preparations for the successful audit.
- Set up/help to maintain the morning briefing sessions
- Set up social events, such as book club
- Organised a visit to the Redbridge Council Chambers.
- Assisted Diane Gardner to raise money for the local mayor's appeal by publicising events and encouraging everyone to take part and donate.

A calmer volunteer team with better communication channels between the volunteers and paid staff

Improvements to quality of volunteers' contribution to CAR

Improvements to the volunteer experience

Volunteers who left praised CAR for the depth of experience, training and support they had received over the years from their supervisors

	Unrestricted Funds £	Restricted Funds £	Total Funds 2016 £	Total Funds 2015 £
INCOME				
Donations, grants & legacies	140,018	249,092	389,110	323,989
Charitable activities	6,393	3,578	9,971	11,556
Investment income: bank interest	62	0	62	81
Other income	287	0	287	52
TOTAL INCOME	146,760	252,670	399,430	335,678
EXPENDITURE				
Wages, NI & Pension	70,550	180,858	251,408	219,706
Other staffing	5,112	14,399	19,511	19,088
Project partnership	0	26,553	26,553	44,720
Premises	32,202	18,192	50,394	39,141
Other office	6,449	30,328	36,777	28,287
Fundraising	0	5,556	5,556	8,942
Governance	4,895	3,668	8,563	7,663
TOTAL EXPENDITURE	119,208	279,554	398,762	367,501
Net income/ (expenditure)	27,552	26,884	668	(31,823)
Transfers between funds	1,336	(1,336)	0	0
Net movement in funds	28,888	(28,220)	668	(31,823)
FUNDS AT 1 APRIL 2015	76,107	33,092	109,199	141,022
FUNDS AT 31 MARCH 2016	104,995	4,872	109,867	109,199

During the year, the trustees reviewed the allocation of central overheads to restricted funds and identified that in several cases, insufficient or no overheads had been charged to the projects in the annual accounts, when compared to the agreed project budget and donor reports. This has been adjusted for this year by way of allocating additional staff costs to these projects, which has given rise to a non-recurrent surplus within unrestricted funds. In some instances, the under claim for overheads was spread over a period of years. However, as all these projects had completed by the end of the current financial year, the trustees have considered it reasonable to not include a prior year adjustment in these accounts as there would be no effect on future accounts, or the user's understanding of the current year's funds balances.

Balance Sheet	2016	2015
	£	£
Fixed Assets	2	2
Current Assets	130,402	139,044
Creditors	(20,537)	(29,847)
Net Assets	109,867	109,199
Funds (Restricted)	4,872	33,092
Funds (Unrestricted)	104,995	76,107
Total Charity Funds	109,867	109,199

A full report is available on request from our registered office

