

Advising Communities

Report & Financial Statements

31st March 2018



This page is intentionally left blank

**Advising Communities
Charity Information
For the year ended 31 March 2018**

Status	The organisation is a charitable company limited by guarantee, incorporated on 11 February 1997 and registered as a charity on 4 March 1997.
Governing document	The organisation was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.
Company number	03316471
Charity number	1061055
Registered Office	The Hub 6-8 Westmoreland Road London SE17 2AX
Honorary officers	Chris Sanford – Chair Chris Snow – Vice Chair
Principal Staff	Helen Rice – Chief Executive Officer Kajol Kochar – Deputy Chief Executive
Bankers	Unity Trust Bank Limited Nine Brindley Place Birmingham B1 2HB
Auditors	Haines Watts, Chartered Accountants Old Station House Station Approach Newport Street Swindon Wiltshire SN1 3DU

Report of the Trustees

The trustees present its report (including the directors' report as required by company law) and the audited financial statements for the year ended 31 March 2018.

The reference and administrative information set out on the previous page forms part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice (FRS 102) - Accounting and Reporting by Charities.

Background

Advising London became Advising Communities in May 2017. After 20 years of giving advice and support to residents of South East London, we now have a pan-London advice service for individuals and have launched our legal and technical advice and support service for organisations across the UK.

Organisational structure

The trustees delegate everyday decisions in running Advising Communities to a Chief Executive, who is supported by the senior management team. Staff are split into specialist senior casework roles, generalist advisors or operational roles.

Arrangements for setting pay and remuneration of key management posts are bench marked against the sector averages using key reports from ACEVO and NCVO. Staff roles follow NJC scales and are positioned based on levels of technical skill or management responsibility required. We plan to implement a pay review this year.

Risk assessment

The trustees and staff team carry out an annual organisational risk assessment and have prioritised the risks and planned how to manage each of them. Reductions in local authority funding remains a risk to advice services; however, this is being mitigated by the introduction of new avenues of earned income and a good success rate in trust funding. Although the problems over premises have been resolved, the organisation has had to weather up front expenditure to remodel and fit out advice space. Risks around cash flow have been carefully monitored by the senior team and trustees and have largely been resolved. Nevertheless, the changes to the funding environment continually challenge the organisation, which has to continually stay ahead of the curve. We are now managing our own building again, so we have had to reinstate robust procedures and ensure wider health and safety requirements are met. Our client group are also operating in a much tougher environment leading to rising mental health problems and more complex needs. We are having to constantly redesign services to meet the needs of our clients and ensure our services remain relevant for the future. We have gone to great lengths to ensure GDPR compliance and continue to work hard in all areas of quality and value for money.

Vision and values

Our Vision

Communities are happy, confident and capable of solving life's problems and planning a better future.

Our Values

Human - people have unique and often complex stories. We take time to listen and understand before we offer our support.

Responsive - we adapt to changes in policy and the law so that our advice and support is as helpful as it can be.

Practical - our advice and support helps people and their organisations solve urgent challenges.

Enabling - we help people and the organisations that support them develop their skills and knowledge so that they're equipped to solve their own problems and the problems of their communities.

Client-focused - our priorities are determined by the real needs of the people we serve.

Collaborative - we work with anyone who shares our vision or helps make change happen for communities and the people within them.

Non-judgmental - we focus on giving the right advice rather than judging the people or the organisations who need it.

Our work

Our work is to advise, educate and support individuals and organisations in need. We aim to improve the wellbeing of the most vulnerable in our society by tackling their most pressing problems and concerns such as work, money, housing and immigration.

- We offer 1 to 1 advice and support through our drop-in clinics, where a conversation with an adviser can help individuals create a plan of action to turn their problem around.
- We produce accessible information and self-help guides around people's everyday affairs such as welfare benefits, housing and employment rights.
- We produce and share a knowledge bank of information and provide affordable legal services to organisations.
- We aim to help individuals who are at risk of common problems to prevent them occurring.
- We aim to work with individuals and organisations at an early stage in their problems to prevent them from becoming crises.
- We understand that problems are often complex and inter-related so we work with clients to identify root causes and take the right actions, in the right order, to find a resolution.
- We take action on behalf of the people we serve, but only where our position and experience will help achieve a better outcome - for example, in negotiating debts.
- We offer training to help clients build the skills they need to engage fully in London life or to pass on these skills to others. Topics include employment rights, welfare reform, financial inclusion and digital skills.
- We offer language services so that all of our diverse communities can understand and take action on their problems. These include interpreting and translation services.
- We collaborate with other not-for-profit, public and private bodies to increase our overall impact on the community.

Achievements and performance for the year

Individuals

- 6,950 Legal issues resolved
- 14,812 pieces of work carried out
- 169 people prevented from being evicted or becoming homeless
- 1,680 forms and applications assisted with
- 2,543 people provided with training
- £5,383,265 worth of debt for people was managed by us
- £3,377,283 worth of financial gains were achieved for people with our help, including £490,964 in employment-related gains
- 600+ calls to our new phone system each week from people wanting to book an appointment. Vastly outstripping what we are able to provide.

Of the individuals using our services in 2017:

- 60% reported having a disability. This had risen from 35% in 2015.
- 13% identified having a Mental Health Condition.
- 70% were migrants to the United Kingdom.
- 56% were Local Authority or Housing Association tenants.
- 87% were not employed full-time.
- 75% were from BAME communities.

Organisations

850 organisations across England and Wales have signed up to receive information and support from us.

200 organisations across England and Wales have subscribed to our paid for Advice and Information service. This enables access to:

- *Knowledge Bank of Information:* We have now made 160 resources available including model documents for a lease, model policy documents, guidance sheets on most aspects of running and managing an organisation or building, e.g. GDPR, licensing, insurance etc.
- *Expert Advice via Email:* We have undertaken guidance work around charity governance, GDPR, dispute management, managing employment and volunteering, contracts, health and safety, insurance.
- *Follow up support and advice:* we have entered into protracted discussions or advice with over 60 organisations to follow up initial e-mail advice and help them deal with complex legal, governance and personnel issues, including several which have been critical to the survival or development of the organisation.

7 consultancy contracts completed. This is a new area of work. Contracts completed have included in-depth work on setting up and incorporating charities, trading, business planning, GDPR compliance, lease and contract negotiation, asset transfer and finance management.

4 workshops/webinars delivered focussed on Community Asset Management and GDPR compliance/preparation. This is an area of work which is being developed according to local demand and we hope to expand it from 2018 onwards.

Visible Accreditation and the preVisible Review. These tools and standards provide a framework for organisational development, testing management systems and policies and procedures, ensuring legal compliance and providing evidence of quality for funders and regulators. A number of organisations have registered for or enquired about Visible or preVisible, with 2 organisations receiving full VISIBLE accreditation and a further 2 organisations completing the preVISIBLE review.

Financial Review

The position of the charity at the yearend is set out on page 18.

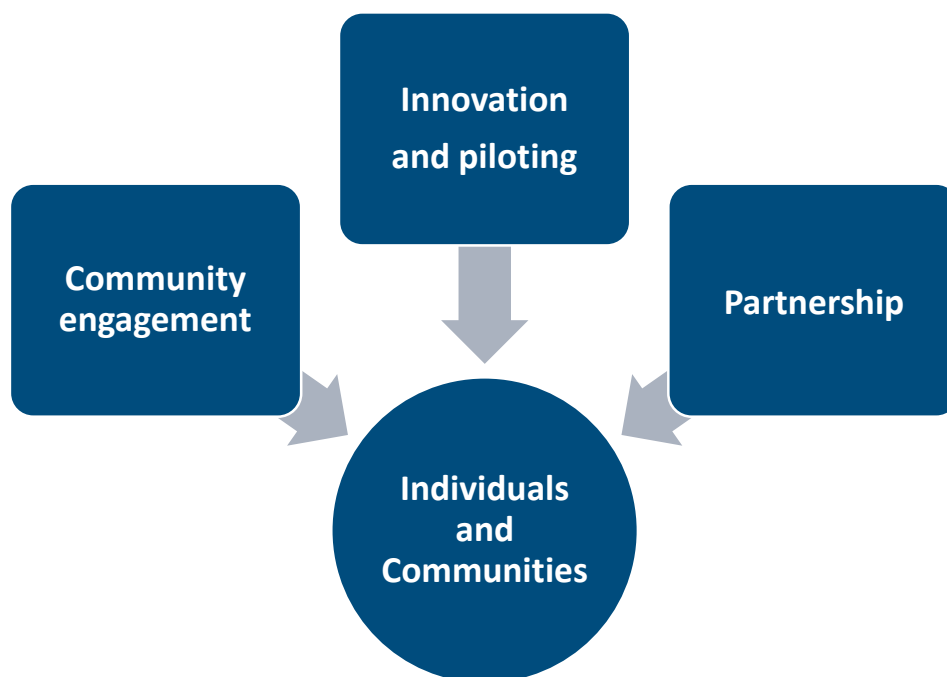
We have managed to slowly grow the organisation despite a very challenging funding environment where many other organisations have reduced large amounts of services and have ever reducing income. With our buildings now fit for a purpose and meeting the high standards that our clients deserve, we are in an excellent position to grow our tradable income. The initial outlay for the building was high but having a high-quality space for 25 years provides us with an excellent opportunity to grow our client base and develop opportunities for the future.

We have developed significant channels for earned income which are now helping us weather the storm out of austerity. We expect to continue to see decreased levels of local authority income; however, our digital development, along with our rebrand, will position us well and allow us to serve across wider geographical areas, allowing us to diversify our income and develop a full advice, education and support service for individuals and organisations in need.

Principle funding sources:

London Borough of Southwark
London Borough of Lambeth
Money Advice Service
Big Lottery Fund
United St Saviour's Charity
Trust for London
Walcot Foundation
City Bridge Trust
A B Charitable Trust

Our 2018 to 2021 Business Plan



Based on a plan to join up our current range of services, as well as identifying gaps in our own services as well as those of our partners, we will develop the following new services, initially on a pilot basis, before wider implementation.

Our approach will be based on community engagement, innovation and partnership and on starting new services to widen our reach to new individuals and communities and particularly those most in need.

Our plans are based on need identified through extensive feedback from the many valued individuals, organisations and partners we work with.

These have informed our 5 core objectives for 2018-21:

- **To be the leading advice provider – extending and expanding our offering**
- **To remove barriers and increase access for marginalised and vulnerable groups**
- **To become an enterprising, innovative and sustainable organisation**
- **To develop and provide best practice services for organisations to meet their needs**
- **To influence the development of services and policies that benefit communities**

The innovative new services we will deliver are shown below under each objective and will involve new funding streams and new forms of collaboration: In addition, we will continue to develop our existing services through new partnerships and working methods.

We see the future as developing our scope nationally and thinking in new ways to address diminishing resources and by showing leadership by bringing partners together to address gaps in provision and a reduction in resources available to both ourselves as infrastructure organisations as well as to charities and socially minded businesses.

1. To be the leading advice provider – extending and expanding our offering

Turning around the lives of individuals, families and organisations often involves a combination of advice, support, education and training. From 2018 onwards, we will develop partnerships to increase our reach, and seek funding to extend and expand our existing services.

Growing our geographical reach

Demand for our services continues to be high. We plan to expand our reach and offer advice, support and education services in other London boroughs and local authority areas outside of Greater London. These services will either be based on our existing models of delivery, tailored to a specific local authority area, or offered as part of a generic service or community-specific service or partnership.

We also plan to:

- Develop opportunities to deliver regional events and promotional activities through local partners
- Develop community consultancy opportunities to help grow the brand locally, regionally and nationally.

Creating new partnerships with infrastructure organisations

Negotiations have commenced to work with national and local infrastructure organisations in the VCS sectors as critical partners to deliver services that would both help them meet their core objectives and help our mutual clients. Our focus would be on addressing gaps in the current provision for members and users and in delivering high quality technical advice to organisations and individuals. For example:

- Working with key partners and commissioners to deliver different components of a local service according to our expertise
- Offering our organisational services to small charities and community organisations
- Specialist services for small businesses
- Training and consultancy services in areas of social welfare law

Developing our specialist services

Immigration advice

Many of our clients are migrants. We plan to develop our immigration advice service, which currently consists of advising clients on status and options available to them, to providing a full, 'wraparound' service, which may include supporting individuals to access education, training, and access to employment. Dependant on the individual's needs, this would involve a tailored range of existing and new services to ensure both success with settlement in the UK and to enhance the individual's contributions to the economy and their own professional development:

- Digital Take Charge services and wider support for applications, form filling and support to individuals to help them take charge of their own life
- Signpost people and develop relevant services for further skills development (ESOL, writing, reading, finance etc.)
- Acting on behalf of clients, (e.g. budgeting, form filling, tribunal submission, calculation, court representation etc.)
- Providing tailored support to disadvantaged (vulnerable) and repeat clients
- Supporting individuals to understand their rights and responsibilities through citizenship and democracy projects

Education and training

- To provide a range of early action interventions (prevention and resilience)
- To provide training and workshops on different skills for individuals (including digital skills and taking independent action)
- To provide tailored training workshops for specific client groups (businesses, claimants, residents, families, young people, workers)

Housing

To grow our housing service in light of increased demands for advice and support in this area. The housing reduction act, changes to welfare reform and the debt profile of our clients all lead to a perfect storm and a desperate need for a specialist service to put housing sustainability services at the heart of our work.

Health and Wellbeing

The inextricable link between the health of our clients and their wider money, family, housing and immigration problems that we advise them on has never been more prevalent. We intend to keep the wider health and wellbeing of our clients at the heart of our work and we intend to seek out opportunities to do all we can to make their lives better and to address the wider health inequalities in British society.

2. To remove barriers and increase access for marginalised and vulnerable groups

We have seen an increase of those using our services with disabilities or low levels of wellbeing, rising from 35% to 60%. We will better tailor our services to disadvantaged individuals such as those from identified new immigrant communities and those with specific health needs.

Overcoming physical barriers

We have increasingly looked at how people most in need access our services as individuals, and how to train professionals who will also be in contact with them. To this end, we have set up pilot services in local settings, such as Barclays, ASDA and Tesco. In addition, in 2017 we:

- Worked with 1,721 students across eight secondary schools in Lambeth
- Provided training (including Welfare Reform training) to 325 front-line workers from a wide range of organisations
- Helped 76 parents at Sure Start Centres
- Helped 183 individuals at Libraries
- Helped 687 individuals at Job Centres or Customer Centres.

Using a variety of locations to delivery our services has the advantage of reaching many new individuals in great need in settings they use and are comfortable with. This also has the dual benefit of training staff from other professions to engage vulnerable clients and to refer on as appropriate.

Going forward, we will be evaluating this work to determine its impact and best fit with locations and partner services. The work is still in development but will be rolled-out and implemented in different sectors as lessons are learned.

Overcoming language barriers

We have developed our Interpreting and Translation services to enable specific local communities to access our expanding range of services and those of other agencies. In addition to our weekly 'multi-lingual' advice service, we have a targeted weekly service for Spanish speakers. We will undertake research to understand the evolving landscape of languages and migrant-communities in the areas in which we work, and will carry out a mapping exercise to identify gaps in targeted service provision for these communities. The results will inform our migrant and multi-lingual service strategy.

Providing more choice for clients: New digital services

We plan to build on the success of our improved digital services by testing and implementing a range of new digital services. These would extend our national reach and could include:

- Digital triage
- Peer to Peer learning to support our mental health and well-being work, using technology to support this work
- Webinars offering advice, education and training for individuals and organisations- this is a planned major growth area in 2018-20
- E learning training modules in core aspects of setting up, running and managing organisations as a potential longer term aspiration

3. To become an enterprising, innovative and sustainable organisation

Managing growth

Advising Communities has been through a period of rapid change and major development using the Theory of Change Model. We are inundated with demand and must ensure we can meet this while still offering a reliable, high quality service

We plan to develop and seek funding to implement;

- A programme of staff and volunteer training and support, following a period of rapid development
- A review of the pay structure
- Implement a new flexible and responsive staff structure to release capacity, respond to demand and ensure sustainability for the future, including recruitment of:
 - Director of Communities to support and develop this under-developed area of our business, which we see as having great potential and is greatly needed by community groups
 - Professional Marketing Consultant to help with our initial marketing strategy, as we do not have this expertise in house. We need to identify our markets and how to best access them.
 - Part-time Marketing and Communication Assistant to ensure the marketing strategy is followed through and we have a higher profile with our communities and partners and they understand what activities, services, information and advice we can offer.

Diversifying income: Launching a 'Grants Plus' Service

We have started to discuss with some charitable trusts the proposal for a 'Grant Plus' Service. The new service is intended to provide targeted and tailored support to ensure that the applicant can make the most effective use of the grants obtained. Further information will be available once this service is launched in 2018-19

Diversifying income: Providing charged-for, cost effective services for individuals and organisations

For individuals: Immigration and Employment

We have always offered some core immigration and employment services according to means and this has involved a free service for many and ability to pay arrangements for others over the years.

There is great scope to extend this arrangement by marketing the services to more people and to businesses which could afford to pay rates which are competitive compared to full commercial rates and by extending the service to other parts of London and the UK

To provide cost effective legal advice and services relating to immigration and employment:

- Direct to migrants which would otherwise seek expensive services elsewhere
- To businesses on behalf of their employees
- Fee charging employment work for clients using legal expense insurance

For organisations: Legal advice, consultancy and training

- Provide an affordable paid-for service to support small charities and community organisations.
- Implement a marketing and communication strategy for our tradeable income strands.
- Look for new opportunities to market our services

Diversifying income: Back office sharing

Since 2017 we have successfully piloted this approach by supporting a small number of London based community enterprises with financial and HR services. This has involved deploying the expertise of our staff and legal experts to provide core financial, bookkeeping, IT and employment tasks ranging from payroll to contracting and dispute management. Using our own staff and lawyers have ensured that these services can offered at affordable rates. These services are chargeable at agreed day rates and can readily expand as we build up the capacity and numbers of core staff or support the organisation in developing its own services.

Continue to develop back office propositions to practically support smaller organisations:

- Finance service
- IT services
- HR Services

4. To develop and provide best practice services for organisations to meet their needs

Providing targeted training

Working with national, regional and local bodies to design and deliver training services, including:

- Training and educating front line staff in other organisations and institutions to increase ways for us to have a wider impact and increase our influence.
- Informing partners about the needs of our clients to improve third party services.
- Creating an evidence base to develop community- specific actions and strategies.

To be THE trusted advice partner whether we are training practitioners and front-line workers in changes to the welfare system or whether we are working with a national body like Contact and advising Parent Carer Forums on their legal structures or working as the advice partner of a local CVS we will compliment and not compete wherever possible.

Providing advice and information

Since 2016 we have developed and reviewed a huge range of legally based advice and information products and model documents for organisations which supported by advice, consultancy and training makes up our service offering for community organisations. This is provided a national service across England and Wales. We will continue to build the service and respond to legal and other changes and plan to take this forward:

- To extend our **services to small businesses and social enterprises**: We have successfully delivered our services to some businesses and social enterprises and will examine the feasibility of supporting more small business in their governance arrangements and development
- To develop our advice and information subscription service **and improve awareness** of the free advice line
- Our new **Marketing and Communication Strategy** – to market our organisational services to more charities other community organisations and businesses
- Provide regular updates via e mail re legislative changes, notifications and case studies re best practise and innovation.
- To develop and promote our staff handbook and wider services and policies
- Provide a wide variety of best practise, legally current advice sheets and model documents such as constitutions, health and safety policies, Data Protection Policies, Financial procedures, Safeguarding Policies, Data protection policies, and advice on GDPR,
- Review and reconsider the position of pre VISIBLE in the market as a cheaper, more accessible tool to ensure groups are fit to manage and take on capital assets where appropriate
- To review the **VISIBLE** range of products– these are currently focussed on reviewing and developing quality services and products for Community Associations. We will explore the feasibility of extending these in some form to other organisations
- Provide **webinars** to bring groups together to discuss key issues and policy development
- Develop subscriber services such as webinars

Providing affordable legal support for charities and community organisations

- Extend our expert **paid for legal services** - we deploy specialist solicitors and other expert staff who can be engaged by organisations to take on a range of specialist paid for services. These include lease negotiation, charity and company formation or
- Legal and commercial disputes or employment cases. Our competitive rates mean there is great scope to expand these services and provide excellent value for more organisations

Providing cost effective legal advice, consultancy and training to charities and community organisations, covering:

- Employment law
- Taking on and managing a community building
- Conflict resolution
- Governance
- Facilitated strategy away days
- CIO applications to the Charity Commission
- Business Planning
- Review of governing documents
- Health and Safety
- Safeguarding
- Leases
- Licences
- Commercial disputes

- Setting up a Trading arm or charities.
- Provide much needed professional financial services for small organisations
- Developing a menu and package re setting up a small business, social enterprise or charity linked to the best practise model of pre VISIBLE or VISIBLE
- Review the [Your Value](#) Impact Tool – designed to measure and demonstrate the value and impact of a community organisation
- To market our new [HR Service and Manual](#) and our [Trading service for charities](#)

5. To influence the development of services and policies that benefit communities

Building an evidence base

To use our unique position between policymakers and the communities we serve to create a robust evidence base and a strong argument for policy change.

To carry out research / surveys relating to the realities faced by the people we support and how policy affects them e.g. welfare benefits, immigration, employment for individuals; access to funding and property, governance and capacity building for organisations.

Given the rapid development of our service, and our focus to date on our immediate impact and results, we have had limited opportunities to undertake systematic research on the full impact on our work and how this can be used strategically to influence policy makers at the highest national, regional and local levels. We will be seeking research grants and to foster links to University, Foundations and research institutions across the UK to understand the policy implications of our work through bringing together representatives of local communities we are engaged with, researchers and policy makers.

In 2018, thanks to two grants totalling £10,000 from United Saint Saviours and the Walcot Foundation, we are undertaking a piece of research on the impact of Universal Credit amongst residents of the London Boroughs of Lambeth and Southwark. We are conducting this research in partnership with several organisations and funders and hope to influence local policy by identifying gaps in current service delivery, or ways of doing better collaboratively.

We also have partnership arrangements in place with Birkbeck University and Liverpool University. We are keen to promote a model of practitioner action research where the lessons of the direct work of practitioners and the voice to the communities we serve can be more widely disseminated.

Our potential areas for research would include:

- Integration and empowerment of new immigrant communities
- Partnership work to effectively address domestic abuse and the needs of victims including women and the elderly
- A systemic approach to addressing homelessness
- Addressing isolation in the community – with a focus on those with physical and mental ill-health, the elderly, new immigrants, bringing communities together

This is a key development for the coming period as we target those most in need to and measure the impact of this targeting through greater emphasis on research.

Reserves policy

At the year end the charity held total funds of £90,597 (2017 £79,728), of these £50,000 represent designated funds (see below). No restricted funds are held at the yearend (2017 £nil).

During the next financial year, we will be restructuring the organisation to meet the new strategic plan for 2017-2020. Over the next three years we will be focusing on the diversification of income, including trading income, with plans to grow in direct relation to client need.

Our reserves are designated at £50K for unforeseen staffing costs such as maternity leave, recruitment, sickness etc. We are working towards 3 months running cost with a minimum of a 10% reserve level. We have made important decisions to prioritise our new advice space and ensure an excellent centre is available to launch many of our paid-for services to provide us with new opportunities for the future.

Free reserves (unrestricted funds not tied up in fixed assets) at the yearend amounted to £5,833 negative. Due to our office move and premises challenges, this is presently below our targets. The board took the decision to take social investment to meet the needs of the premises redevelopment and to help bridge this upfront investment. This decision has provided the organisation with a cash injection to support the necessary innovations which will rebuild reserve levels. We are also managing an increasingly complicated payment on results environment which needs high levels of project management. This project management has been put in place and details around delivery are monitored carefully.

Our fixed assets are now at to £146,319 as we rebuild an organisation that had been stripped of assets. We now have security and a fixed place to grow from.

Public benefit

The objectives and activities, and achievement and performance sections of this report set out clearly that the activities which the charity undertakes are for public benefit.

The trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charities Commission in determining the activities undertaken by Advising Communities.

Responsibilities of the trustees

The trustees (who are also directors of Advising Communities for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Advising Communities Report and Financial Statements 31st March 2018

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the trustee board

The following served as trustees up to and during the year of this report unless otherwise indicated:

Alexandra Xanthaki
Andrew Brookes
Chris Sanford (Chair)
Chris Snow (Vice Chair)
Denise Owusu-Ansah
Magdalena Nikolova
Emma Willing (appointed October 2017)
Susan Underhill (appointed February 2018)

Trustees members have no beneficial interest in the company and are not remunerated.

Membership of the trustee board

At each Annual General Meeting, all members must retire. All are eligible for re-election provided that no one serves for more than six consecutive years without vacating for at least one year. No person or body is entitled to appoint a Board Member.

Members are recruited to provide the skills and experience needed to run the charity. Advising Communities uses open recruitment processes and seeks to fill vacancies where there are specific skills deficits on the board. The Chief Executive Officer (CEO) and Chair meet with prospective trustees and provide an organisational brief, ensuring that all financial, HR and strategic issues are covered. Prospective trustees are then invited to attend a board meeting as an observer. The prospective trustee then indicates if they would like to join the board and at the next board meeting the trustees take a vote on prospective new board members. A full induction is prepared by the CEO and senior management team and training is provided as requested by trustees to ensure that all board members are properly supported to undertake their role.

Auditors

Haines Watts, Chartered Accountants were re-appointed as auditors and have expressed their willingness to continue in that capacity.

Small Company Provisions

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the trustees on 28th July 2018 and signed on its behalf by



Chris Sanford, Chair.

Independent Auditor's Report to the Members of Advising Communities Limited

Opinion

We have audited the financial statements of Advising Communities Limited (the 'charitable company') for the year ended 31 March 2018 which comprise the Statement of Financial Activities, Balance Sheet, Cash flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2018, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Advising Communities Report and Financial Statements 31st March 2018

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the strategic report and the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 8 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Susan Plumb
Senior Statutory Auditor
For and on behalf of
Haines Watts Chartered Accountants and Registered Auditors
Old Station House Station Approach, Newport Street, Swindon SN1 3DU

10th August 2018

Advising Communities
Statement of Financial Activities (incorporating an income and expenditure account)
For the year ended 31 March 2018

	Note	Restricted	Unrestricted	2018 Total	2017 Total
		£	£	£	£
Income from:					
Donations		-	10,091	10,091	41,588
Investments – interest		-	-	-	55
Incoming resources from charitable activities:	2				
Generalist Advice and Language Services		-	385,380	395,380	408,024
Community Rights Reach Project		162,545	-	162,545	140,345
Emigrant Support Programme		-	-	-	2,500
Capitalise Debt Advice Project		263,100	-	263,100	259,212
Money Savvy Project		25,000	-	25,000	25,000
Latin American Community Project		31,731	-	31,731	31,731
Universal Support Project		86,472	-	86,472	44,157
Council Tax Summons Support Project		30,000	-	30,000	60,000
Specialist Employment Advice Project		45,000	-	45,000	45,000
Lambeth Debt Innovation Project		46,000	-	46,000	46,000
Mental Health Advice Project		91,000	-	91,000	39,000
Other Income		58,026	-	58,026	101,771
Other trading activities		-	57,483	57,483	30,940
Total Income		838,874	452,954	1,291,828	1,275,324
Expenditure:					
Charitable activities:					
Generalist Advice and Language Services		-	432,492	445,992	503,313
Community Rights Reach Project		162,545	-	162,545	140,345
Emigrant Support Programme		-	-	-	2,500
Capitalise Debt Advice Project		263,100	-	263,100	259,212
Money Savvy Project		25,000	-	25,000	25,000
Latin American Community Project		31,731	-	31,731	31,731
Universal Support Project		86,472	-	86,472	44,157
Council Tax Summons Support Project		30,000	-	30,000	60,000
Specialist Employment Advice Project		45,000	-	45,000	45,000
Lambeth Debt Innovation Project		46,000	-	46,000	46,000
Mental Health Advice Project		91,000	-	91,000	39,000
Other Income Expenditure		58,026	-	58,026	101,771
Other trading activities		-	9,593	9,593	-
Total expenditure	3	838,874	442,085	1,280,959	1,298,030
Net income/(expenditure)	5	-	10,869	10,869	(22,706)
Transfers between funds	10	-	-	-	-
Net movement in funds		-	10,869	10,869	(22,706)
Funds 1 April 2017		-	79,728	79,728	102,434
Funds 31 March 2018		-	90,597	90,597	79,728

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 10 to the financial statements.

**Advising Communities
Balance Sheet
As at 31 March 2018**

	Note	2018 £	2017 £
Tangible fixed assets	6	<u>146,319</u>	<u>160,261</u>
Current assets			
Debtors	7	90,896	75,103
Cash at bank and in hand		<u>42,821</u>	<u>24,514</u>
		133,717	99,617
Creditors: Amounts falling due within one year	8	<u>161,414</u>	<u>127,768</u>
Net current assets		<u>(27,697)</u>	<u>(28,151)</u>
Creditors: Amounts falling due after one year	9	<u>(28,025)</u>	<u>(52,382)</u>
Net assets	10	<u>90,597</u>	<u>79,728</u>
Funds			
Restricted funds		-	-
Unrestricted funds		<u>90,597</u>	<u>79,728</u>
Total funds	10	<u>90,597</u>	<u>79,728</u>

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the management committee on 28th July 2018 and signed on its behalf by



Chris Sanford, Chair.

Cash Flow Statement
As at 31 March 2018

	2018	2017
	£	£
Cash flows from operating activities		
Net expenditure	10,869	(22,706)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	14,903	12,032
Other interest receivable and similar income	-	(55)
<i>Changes in:</i>		
Trade and other debtors	(15,793)	74,680
Trade and other creditors	<u>72,882</u>	<u>(12,339)</u>
Cash generated from operations		51,612
Interest received	-	55
Net cash from operating activities	<u>82,861</u>	<u>51,667</u>
Cash flows from investing activities		
Purchase of tangible assets	<u>(961)</u>	<u>(150,195)</u>
Net cash used in investing activities	<u>(961)</u>	<u>(150,195)</u>
Cash flows from financing activities		
Proceeds from borrowings	-	156,000
Repayment of loans	<u>(63,593)</u>	<u>(42,418)</u>
Net cash from financing activities	<u>(63,593)</u>	<u>113,582</u>
Net increase in cash and cash equivalents	18,307	15,054
Cash and cash equivalents at beginning of year	24,514	9,460
Cash and cash equivalents at end of year	<u>42,821</u>	<u>24,514</u>

**Advising Communities
Notes to the financial statements
For the year ended 31 March 2018**

1. Accounting Policies

i) General information

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Advice Hub, 6-8 Westmoreland Road, London, SE17 2AX.

ii) Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011. The charity constitutes a public benefit entity.

iii) Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity and is rounded to the nearest £.

Going concern

There are no material uncertainties about the charity's ability to continue.

The accounts have been prepared as follows:-

- a) All incoming recourses are included in the statement of financial activities when the charity is entitled to the income and it can be quantified with reasonable accuracy. The following specific provisions are applied: -
- b) Voluntary income received by way of donations is included in full in the statement of financial activities when receivable.
- c) Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable. Fee income is included in the statement of financial activities on a receivable basis. Income relating to future periods is deferred.
- d) Restricted funds are to be used for specified purposes as laid down by the donor. Expenditure which meets those criteria is identified to the fund.
- e) Designated funds are funds earmarked by the management committee for specified purposes.
- f) Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds. Transfers between funds are made where the income for the project is exceeded by costs incurred on the project, or where it has been agreed with the funder to use unspent balances at the end of a project on activities with a similar objective.
- g) Resources expended, which include attributable VAT that cannot be recovered, are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of

Advising Communities

Notes to the financial statements (continued)

For the year ended 31 March 2018

each activity, comprising the overhead costs of the central function, is apportioned on the basis of staff time spent on each activity.

- h) Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:
- 3 years for computer equipment
 - 4 years for fixtures, fittings and office equipment
 - 25 years for refurbishment costs

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Trade and other debtors are recognised at the settlement amount due after any trade discounts. Prepayments are valued at the amount prepaid net of any discounts.

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount to settle the obligation can be measured or estimated reliably.

- i) All leases of property and equipment are operating leases, and rental costs are recognised on a straight line basis over the period of each lease. No assets are held under hire purchase agreements.
- j) The Charity set up a pension scheme for employees to comply with the auto enrolment regulations and contributed to this as approved by the Board of Trustees. The Pension charge represents the amounts payable by the charity in respect of the year.

Advising Communities

Notes to the financial statements (continued)

For the year ended 31 March 2018

2. Incoming resources from charitable activities

	Restricted	Unrestricted	2018 Total	2017 Total
	£	£	£	£
Big Lottery Fund				
Community Rights Reach Project	162,545	-	162,545	140,345
Department of Foreign Affairs and Trade				
Emigrant Support Programme	-	-	-	2,500
Legal Aid Agency				
Legal Certificated Work	-	-	-	(460)
Local Authority Funding				
LB of Southwark – Generalist Advice & Advice in Community Languages	-	385,380	385,380	408,024
LB of Southwark – High Street Challenge	-	-	-	11,623
LB of Lambeth – Universal Support Project	86,472	-	86,472	44,157
LB of Lambeth – Council Tax Summons Support Service	30,000	-	30,000	60,000
Southwark Legal Advice Network (SLAN)				
Money Savvy Project	25,000	-	25,000	25,000
Money Advice Service (Toynbee Hall)				
Capitalise Debt Advice Project	263,100	-	263,100	259,212
Money Advice Service (What Works Fund)				
Mental Health Advice Project	91,000	-	91,000	39,000
United St Saviour's Charity				
Latin American Community Project	31,731	-	31,731	31,731
Universal Credit Mitigation Project	5,000	-	5,000	-
Trust for London				
Specialist Employment Advice Project	45,000	-	45,000	45,000
City Bridge Trust				
Lambeth Debt Innovation Project	46,000	-	46,000	46,000
Other Income				
South Kilburn Trust	-	-	-	19,221
The A B Charitable Trust	15,000	-	15,000	-
Matrix Causes Fund	2,932	-	2,932	-
Good Things Foundation	5,000	-	5,000	2,500
Southwark Council (SEEDS)	18,057	-	18,057	24,762
Walcot Foundation	1,250	-	1,250	20,000
London Legal Support Trust	787	-	787	945
Merchant Taylors' CCI	10,000	-	10,000	-
The Peter Minet Trust	-	-	-	4,987
The Legal Education Foundation	-	-	-	18,194
Other incoming trading resources				
Other	-	57,483	57,483	30,940
Total incoming resources from charitable activities	838,874	442,863	1,281,737	1,233,681

Advising Communities
Notes to the financial statements (continued)
For the year ended 31 March 2018

3. Total resources expended

	Council Tax Support Project	Generalist Advice & Language Services	Community Rights Reach Project	Money Savvy Project	Universal Support Project	Latin American Community Project	Specialist Employment Advice Project	Lambeth Debt Innovation Project	Mental Health Advice Project	Capitalise Debt Advice Project	Other Income	Other trading Income	2018 Total	2017 Total
	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Staff costs (note 4)	30,000	259,087	144,112	25,000	86,472	31,731	45,000	46,000	91,000	215,902	48,825	-	1,023,129	1,021,295
Feeance and consultants	-	12,139	159	-	-	-	-	-	-	-	7,674	9,274	29,246	19,151
Volunteer costs	-	-	4,450	-	-	-	-	-	-	168	27	-	4,450	7,094
Other staff costs	-	27,546	1,824	-	-	-	-	-	-	36,642	1,500	-	29,565	42,065
Premises	-	49,005	12,000	-	-	-	-	-	-	5,206	-	235	99,147	70,404
Administration	-	20,502	-	-	-	-	-	-	-	-	-	-	25,943	44,334
Marketing	-	567	-	-	-	-	-	-	-	-	-	-	567	4,250
Other	-	3,264	-	-	-	-	-	-	-	3,014	-	-	6,278	12,332
Subscriptions and publications	-	17,577	-	-	-	-	-	-	-	1,022	-	-	18,599	17,058
Client court services	-	-	-	-	-	-	-	-	-	-	-	-	-	280
Depreciation	-	14,305	-	-	-	-	-	-	-	598	-	-	14,903	12,032
Audit	-	4,200	-	-	-	-	-	-	-	-	-	-	4,200	6,113
Bank charges	-	499	-	-	-	-	-	-	-	-	-	84	583	463
Committee expenses and training	-	446	-	-	-	-	-	-	-	-	-	-	446	3,472
Insurance	-	5,490	-	-	-	-	-	-	-	548	-	-	6,038	6,560
Loan interest	-	6,533	-	-	-	-	-	-	-	-	-	-	6,533	5,970
Legal & Professional	-	2,074	-	-	-	-	-	-	-	-	-	-	2,074	11,612
Irrecoverable VAT	-	9,258	-	-	-	-	-	-	-	-	-	-	9,258	13,545
Total resources expended	30,000	432,492	162,545	25,000	86,472	31,731	45,000	46,000	91,000	263,100	58,026	9,593	1,280,959	1,298,030

Advising Communities

Notes to the financial statements (continued)

For the year ended 31 March 2018

4. Staff costs and numbers

	2018	2017
	£	£
Salaries	923,307	923,057
Social Security costs	90,781	89,719
Pension contributions	9,041	8,519
	<u>1,023,129</u>	<u>1,021,295</u>

The average weekly number of employees (full-time equivalent) during the year was as follows:

	2018	2017
	No.	No.
Generalist Advice and Advice in Community Languages	13.0	14.0
Community Rights Reach Project	3.0	3.0
Capitalise Debt Advice Project	7.0	7.0
Money Savvy Project	0.5	0.5
Latin American Community Project	1.0	1.0
Universal Support Project	2.0	
Council Tax Summons Support Project	1.0	
Specialist Employment Advice Project	1.0	1.0
Mental Health Advice Project	2.0	2.0
Lambeth Debt Innovation Project	1.0	1.0
Other	1.0	1.0
	<u>32.50</u>	<u>31.50</u>

1 employee earned remuneration in the band £60,000-£70,000 (2017: 1).

No remuneration was paid to any trustee during the year (2017 £nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £189,071 (2017: £188,842).

5. Net incoming / (outgoing) resources for the year

This is stated after charging:	2018	2017
	£	£
Depreciation	14,903	12,032
Auditors' remuneration	3,300	3,300

Reimbursed travel expenses were paid to one trustee amounting to £127 during the year (2017: £157).

Advising Communities
Notes to the financial statements (continued)
For the year ended 31 March 2018

6. Tangible fixed assets

	Equipment/Fixtures	Total
	£	£
COST		
At 1 April 2017	193,217	193,217
Additions in year	961	961
Disposals	(-)	(-)
At 31 March 2018	<u>194,178</u>	194,178
DEPRECIATION		
At 1 April 2017	32,956	32,956
Charge for year	14,903	14,903
Disposals in year	(-)	(-)
At 31 March 2018	<u>47,859</u>	47,859
NET BOOK VALUE		
At 31 March 2018	<u>146,319</u>	146,319
At 31 March 2017	<u>160,261</u>	160,261

Investments – during last year a 100% owned trading subsidiary (Innovating Communities Limited, co number 10186586 incorporated in England and Wales) was set up. It was dormant throughout the year to 31 March 2018.

7. Debtors

	2018	2017
	£	£
Accrued income	48,342	37,440
Prepayments	17,499	14,057
Trade debtors	12,858	6,167
Other debtors	12,197	17,439
	<u>90,896</u>	<u>75,103</u>

8. Creditors: Amounts falling due within one year

	2018	2017
	£	£
Loans	21,864	61,200
Taxation & Social Security	35,594	33,646
Accruals	6,814	8,505
Other creditors and deferred income	97,142	24,417
	<u>161,414</u>	<u>127,768</u>

Included in other creditors and deferred income above is £68,800 (2017 £8,613) of deferred income. All deferred income is released in the following period.

9. Creditors; Amounts falling due after one year

	2018	2017
	£	£
Loans	28,025	52,282
	<u>28,025</u>	<u>52,382</u>

Advising Communities
Notes to the financial statements (continued)
For the year ended 31 March 2018

10. Movement in funds

	At 1 April	Incoming	Outgoing	Transfers	At 31 March
	2017	Resources	resources		2018
	£	£	£	£	£
Restricted Funds:					
Capitalise Debt Advice Project	-	263,100	263,100	-	-
Latin American Community Project	-	31,731	31,731	-	-
Universal Support Project	-	86,472	86,472	-	-
Council Tax Summons Support	-	30,000	30,000	-	-
Money Savvy Project	-	25,000	25,000	-	-
Community Rights Reach Project	-	162,545	162,545	-	-
Specialist Employment Advice	-	45,000	45,000	-	-
Lambeth Debt Innovation Project	-	46,000	46,000	-	-
Mental Health Advice Project	-	91,000	91,000	-	-
Other Funds	-	58,026	58,026	-	-
Total Restricted Funds	-	838,874	838,874	-	-
Unrestricted Funds:					
General Funds	29,728	452,954	442,085	-	40,597
Designated Reserves – staffing	50,000	-	-	-	50,000
Total Unrestricted Funds	79,728	452,954	442,085	-	90,597
Total Funds	79,728	1,291,828	1,280,959	-	90,597

Purposes of restricted funds:

Capitalise Debt Advice Project	To provide debt advice in Southwark and Wandsworth. The project is funded by the Money Advice Service, the partnership is funded through Toynbee Hall.
Community Rights Reach Project	Advice services for migrant communities in Southwark, Lambeth and Lewisham.
Money Savvy Project	Delivering financial education to high risk social tenants in Southwark.
Latin American Community Project	To provide coaching and development training to members of the Latin American Community in North Southwark and Bermondsey.
Universal Support Project	To deliver digital and personal budgeting support to Universal Credit claimants who are resident in Southwark, Lambeth and Wandsworth.
Council Tax Summons Support	Partnership programme providing advice and support to Lambeth residents in council tax arrears to negotiate an affordable repayment schedule.
Specialist Employment Advice Project	To provide a specialist advice capacity in the area of employment.
Lambeth Debt Innovation Project	To promote access to debt advice, and deliver specialist debt casework across a range of sites in Lambeth.
Mental Health Advice Project	To pilot financial capability training and holistic support for vulnerable individuals.
Other funds	L B of Lambeth – Multiple Debt Project, Walcot Foundation, Money Advice Service, South Kilburn Trust and London Legal Support Trust.
Designated funds	Details of designated funds are given in the reserves policy in the Trustees' Report.

Advising Communities
Notes to the financial statements (continued)
For the year ended 31 March 2018

11. Analysis of net assets between funds

	Restricted Funds	Unrestricted Funds	2018
	£	£	£
Tangible fixed assets	-	146,319	146,319
Current assets	-	133,717	133,717
Current liabilities	-	(161,414)	(161,414)
Long term liabilities		(28,025)	(28,025)
Net Assets at 31 March 2018	<u>-</u>	<u>90,597</u>	<u>90,597</u>

12. Taxation and Controlling Interest

The charitable company is exempt from Corporation Tax as all its income is charitable and is applied for charitable purposes. The charitable company was under the control of the trustees throughout the period.

13. Related Party Transactions

No related party transactions took place during the year.

Advising Communities

The Foundry
17 Oval Way
London
SE11 5RR

T 0300 0301 121
E info@advisingcommunities.uk
W www.advisingcommunities.uk

