



ADVICE FOR RENTERS ANNUAL REPORT 2022

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FROM THE CHAIR



John Kwan
Chair
November 2022

The cost-of-living crisis could not come at a worse time for our beneficiaries. Many of them were already battling poor housing conditions, high energy costs, and other challenges arising out of the pandemic. At the same time, it reaffirms how critical our role is in bringing relief and support to those most in need of them.

Despite our small size, we again punched above our weight. In the past year, we assisted numerous beneficiaries through our Housing Advice Centre and various projects.

Meanwhile, unfortunately, the funding environment for small charities like ours remains challenging and will likely deteriorate for the foreseeable future. This could mean that we would have to make a number of hard choices and redirect some of our resources in the coming year.

As always, we are grateful to our funders, donors, and partners for their generous support. I would also like to thank our staff, volunteers, and my fellow Board members for their dedication and hard work.

Volunteer Spotlight

I have been mentoring for the past three years and have taken on several mentees. I have often been paired with mentees with a South Asian background due to my ability to speak Hindi, Bengali and Gujarati. Sharing a language allows for a much closer bond and paves the way to build a deeper understanding of everyday challenges that the mentees face. I mainly help with housing-related issues, such as dealing with difficult landlords, managing leaks and mould, raising concerns with the council etc. I usually ask my mentees to set up a few goals at the start of their mentoring process, so we have concrete issues that we are working towards. Alongside these concrete issues, the mentoring is also focussed on allowing mentees to reflect on their lives and find ways of making their lives feel more "full". Working with mainly female mentees, there is a shared concern of not feeling a sense of agency and not being able to make time for oneself and for one's own wellbeing. I often encourage mentees to take up hobbies, reach out to talking therapists, set up healthy everyday practices as a way of feeling more in control of their lives and feel empowered in fighting for their rights and for improving their personal situation.

- Mayanka Mukherji

FROM THE CEO

Advice for Renters is at the forefront of the cost-of-living crisis - whether it's our money team, wellbeing work or keeping people dry (if not warm) through the HAC (Housing Advice Centre) we are helping people who are in desperate circumstances. This year has seen an unprecedented rise in need amongst the public. Unfortunately, it is also coming at a time of real term cuts to services and funding, and a recruitment crisis. Our small team has been working at capacity nearly all year and my hat goes off to all of them.

This year saw us formally expand out of our core area of Brent for the first time and launch a pilot Mobile Advice Centre. Normally it would be cause for celebration but the unprecedented inability to hire has created many unforeseen headaches and delays.

By fault or design (or both) there has never been a greater need for our services. As we hurtle toward an avoidable depression, hard priority decisions will need to be made. Unlike many other areas our core legal aid is not directly supported by the Borough of Brent. Whilst we do get some funding from the Council, we are being tasked with doing a lot more with little; much like the Council itself.

The year has been very much a learning curve for myself not coming from a charity background, but I have had great support from a truly dedicated, hardworking team.



Joseph Cole
Chief Executive Officer
 December 2022

A TIME TO REVIEW

In recent years, we have witnessed the impact of Covid on our communities and the massive challenges they have faced since. Brexit, world events, and Government decisions have compounded to create a cost-of-living crisis that threatens to create even greater hardship than the years of austerity that followed the financial crash in 2008.

Consequently, our services are under strain immense strain, and we know that we must gear up to meet even greater demand as the crisis worsens. Rents continue to rise as incomes fall, leading to rent arrears, possession action, harassment by landlords and illegal eviction. We must combat these symptoms of the crisis not only through working on the front lines but also through holding the Government to account.

To develop our views on housing policy and the private rented sector, we have always sought to include the opinions of our members and service users. It is vital that we continue to amplify the voices of those most affected by the housing crisis and develop policies that reflect their priorities. To this end, we continue to service Fairer Housing by bringing together those living in unsatisfactory housing, aiming to identify and provide solutions to the deep-rooted social and financial obstacles toward a more equitable society.

Our starting point is our belief that housing is a fundamental human right. We, therefore, welcomed the Government's commitment to a Renters' Reform bill aimed at redressing the huge imbalance between tenants and their landlords. Fundamental to this imbalance is that private renters do not have security of tenure. Despite having housing rights, tenants often do not exercise them due to risks of being evicted. As a result, thousands of tenants are forced to endure poor housing conditions as well as a lack of respect out of fear of losing their homes.

Accordingly, we have been developing policies to improve the experience of renting and lobbying for these to be included in the Renters' Reform legislation, both directly to Government and through the Renters Reform Coalition¹. A key to the Reform is the requirement for all landlords to register their properties through a Government online portal. We are strongly arguing that, once this is established, landlords must register evidence that their properties are safe and competently managed before they can even be advertised to let.

¹ The Renters Reform Coalition comprises tenant organisations, think tanks and others committed to an improved private rented sector which provides safe and secure homes.

Advice for Renters has become convinced that the most fundamental element that needs to change in our society is the gross and growing wealth inequality and we have been seeking a better understanding of the underlying causes of this. We have previously written about the entrenched inequality created by the ownership of land and property which dates back to feudal times. Many of those housing inequalities are maintained to this day, as evidenced by the very terms we use including the landlord - a hangover from the Lord of the Manor in our medieval past.

But even more important are the growing inequalities created by the Government's economic policies. Research by The Equality Trust in 2019 found that the UK's six richest people owned more wealth than the bottom 13.2 million people. While those six people own a combined £39.4 billion, four million people live in poverty. When inequality reaches such extremes, it feeds off itself. Because poorer people need to spend all the money they have on basic necessities, while rich people own all the things that people need, what little money poor people have always ends up in the pockets of rich people. Advice for Renters believes that we have to address this fundamental issue before we can ever achieve a fair housing system. We have therefore been building alliances with partner organisations whose focus is on major reforms to taxation policies so that the richest members of our society contribute their fair share to the economy.

If you would like more information on the above, please email info@advice4renters.org.uk

SOCIAL PRESCRIBING

DENISE DODD, RECEPTION MANAGER

A big **thank you** to all our past and present NHS social prescribers and care navigators.

Social Prescribing is not a new concept. It's been around for years, with many people describing it as the community development approach to health and wellbeing. I have been working with Social Prescribers and Care Navigators for the last four years or so.

Originally, for Advice for Renters, this started in Brent but as word of our services have spread throughout the social prescribing network within Central and Greater London, we have been approached by many more boroughs for our assistance guidance and even training. I have had the pleasure of joining several Team meetings for Local NHS Social Prescribing groups over the past 12 months which was a great opportunity to further spread the word of the great work that we do. We are also a member of the London Social Prescribing Network who meet monthly to update on innovative new projects and training courses.

The impetus for Social Prescribing comes from the evidence that one in five people visiting a GP does so for reasons that aren't fundamentally medical - including loneliness or debt. Up to another one in five live with a condition or symptoms where medicine isn't the sole or even the best solution. As the cost-of-living crisis has taken hold we are getting more and more referrals for our Housing, Money and Wellbeing support services.

The top ten reasons why social prescribers contacted us in 2021/2022 are detailed in the table below.

Top 10 Reasons for referrals in 2021/2022
1) Council house banding issues and social house allocations waiting lists
2) Finding affordable properties
3) Evictions/possession hearings
4) Rent increases
5) Minor disrepair
6) Serious disrepair
7) Neighbour nuisance
8) Tenancy questions
9) Suitability of current accommodation
10) Notice periods – ending tenancies

It should be noted that that we expect this list to change substantially for 2022/2023 to include rent arrears, utility debt, food poverty and all/any other issues affected by the cost-of-living crisis.

BEHIND THE SCENES

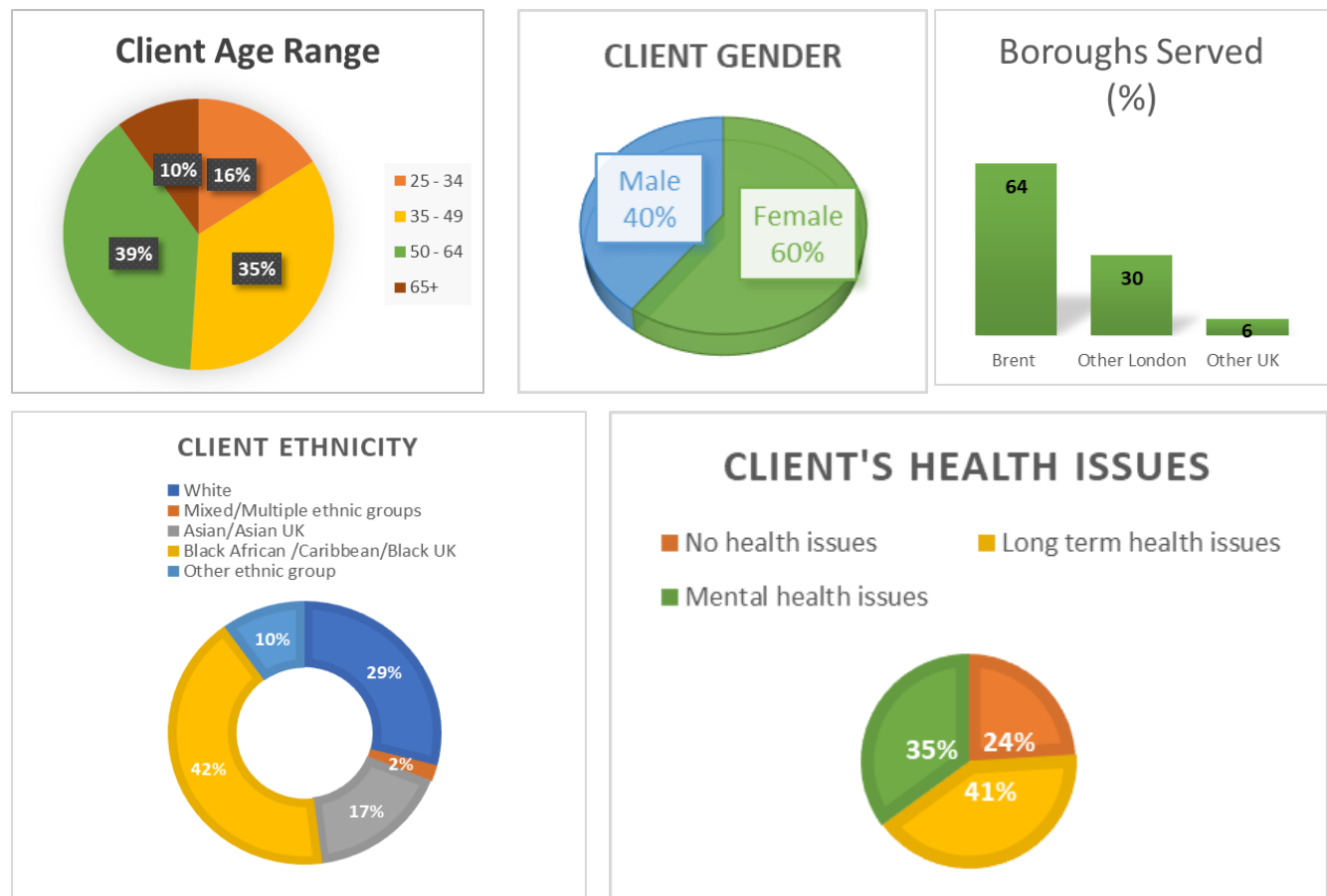
TIZIANA FALCO, SUPPORT OFFICER

Having just taken little respite from last year global crisis, we soon realised that the worst was certainly not over. With the rise of energy prices sparking the subsequent cost-of-living crisis, along with high inflation, it is no surprise that we began experiencing a sharp rising demand for our services.

We've found that while more people are now seeking our help, they are also dealing with multiple issues simultaneously.

We have been working hard to help as many individuals as possible with the limited resources available to us. While the Annual Report aims to provide a sense of our work behind the scenes, it is unequal to the task of explaining how we have risen to task or give a true account of the demand.

An Overview of 2021/22 in Numbers



THE HOUSING ADVICE CENTRE

RONALD DALEY, SENIOR SOLICITOR/HEAD OF HAC

2020 gave us hope for what is possible in the housing sphere given a big enough political will, especially with a ban on almost all evictions. Additionally, the rapid roll-out of the Government's 'Everyone In' policy got thousands of rough sleepers off the streets and into accommodation. The streets of the UK were virtually cleared of rough sleepers overnight. Homelessness was nearly abolished. *Nearly.*

However, Spring 2021 saw the end of the eviction ban and the lifting of the stay on possession proceedings. Sadly, ever since A4R's Housing Advice team have seen a steady uptick in the number of clients facing possession proceedings and eviction.

A noticeable and worrying trend in these possession cases was the magnitude of the debts which landlords were chasing. Prior to the Covid-19 emergency, it was rare to be approached by clients with a five-figure rental debt. Post-lockdown, debts of £10, £15, £20,000.00 and more were not uncommon. In many of these arrears cases, all we could do was damage limitation. This meant helping our clients extricate themselves from the situation as gracefully as possible, with as much of the debt written off as we could manage. Everyone lost.

Amongst the take-home lessons, this is one that some will be slow to draw. But could it be that the magnitude of the problem is caused by the fact that rents in property hot spots like London are unsustainably high? Many tenants just about make the rent each month. It is sobering to think that, if anything, rents will rise further.

Many landlords made hay with Section 21 'no-fault evictions' while they still could. Though on the bright side, there have been an increasing number of preconditions that must be satisfied before Section 21 can be used. Homelessness will be significantly reduced, however, if the Government fulfils its promise to get rid of Section 21 altogether.

Another trend in 2021/22 was the 'DIY eviction'. Some landlords were unable to evict their extremely vulnerable tenants through the court and resorted to locking them out instead. The overburdened County Court network, bursting open at the seams and holed below the waterline

by years of austerity, was too slow to provide an effective remedy to some of these clients; it is equally as shocking as it is heart-breaking.

Moreover, hard-pressed councils went from trying to accommodate anyone and everyone who needed a home to rationing the inadequate supply of social housing and 'affordable' private rented homes. This meant an increasing demand for advice on homelessness from service providers like ours. Additionally, the lockdown also left a backlog of repairs and routine maintenance to catch up on.

Throughout the year, the Green Light Laws Project has been fundamental to helping numerous tenants enforce their rights in cases that were out of scope for legal aid, as Mark was able to notch up some notable successes. We were able to recover debts for tenants; get rent repayment orders; and win or settle major cases including:

Client A, a single parent of two young children, telephoned us as they were being evicted by bailiffs from their home. We liaised with the landlord - Client A was reinstated 2 days later.

Client B, a single parent of a toddler and suffers from depression, was homeless. They applied for housing assistance to their local council who offered them accommodation in the Midlands. They refused the accommodation as they rely on the support of family and friends in London to cope with day-to-day life.

The council refused to provide them with further assistance and closed their file (discharged their duty towards them). We helped Client B challenge the council's decision by requesting a review and, when the council did not change their decision, we helped Client B bring an appeal in the County Court, which they won. The council agreed to accommodate them in London pending the outcome of the review and appeal. Therefore, the council must now make them a new offer of suitable accommodation.

We were also able to help **Client D**, an elderly person living with mental illness and, at the time, undergoing tests for possible memory loss and cognitive impairment. They had received possession proceedings for the home they had lived in for the past seven years, on the ground of alleged rent arrears.

The claimant was alleging rent arrears of almost £6000. Client D was shocked at the amount of the alleged arrears. Client D had been in receipt of benefit since moving into the property and was never once sent rent statements or letters from the claimant alleging any arrears.

Moreover, Client D was extremely confused by the various documents and pleadings received over the previous few months in relation to the proceedings and was clearly distressed by the situation. Client D had lived at the same property since the first tenancy started in Spring 2015. However, new landlords took over the property in early summer 2016 when Client D entered into a fresh tenancy agreement with a different landlord for the same accommodation.

This year Client D received several notices of the landlord's intention to start possession proceedings. We noticed errors and discrepancies in the notices and in the court papers. We contacted the landlord and pointed these out and made the point our client had a counterclaim because of the poor state of the property. We invited them to drop the claim. They refused. The landlord also relied on their estate agents to conduct the possession proceedings, rather than getting a solicitor for this. Estate agents have no right to represent landlords in court proceedings. At the hearing, the Judge dismissed the case and awarded Client D their costs of fighting the case.

This case was of crucial importance to our client as they are settled in their home (despite the poor housing conditions). They have an allotment which backs onto the back garden, which is a lifesaver for them in terms of their mental health. Whilst the tenancy is an assured shorthold tenancy, which means Client D is at risk of future mandatory possession proceedings, this outcome gave them a breathing space and time to obtain advice on the best way forward to find suitable, stable alternative accommodation in the area.

Volunteer Spotlight

I have had a variety of mentees during the past year, who were having landlord issues or were having to move for different reasons. I helped them apply for either housing benefits or homeless applications, liaising sometimes with caseworkers at Brent council. On some occasions the mentees were accepted by Brent and then given access to Locata bidding to help to find them accommodation.

I have also been involved with a mentee who dealt with financial issues. This was resolved with the help of our Money team. Two months ago, however, the same mentee contacted us again to say that during the current climate he had again incurred some and had not maintained the repayment schedules agreed with debtors who are chasing him again. We are in the process of re-starting the mentoring to help him over the next three months learn how to budget and to avoid him falling into the same situation again.

I am very pleased that I have been able to assist all the mentees that have been referred to me, knowing that I have helped to improve someone's life in different ways.

- Felix Compas

Although the possession matter is finished, we are continuing to support Client D in respect of harassment by the landlord, which escalated after the Court hearing, but which has thankfully now stopped since we sent a warning letter to the landlord.

We also continue to support Client D in respect of the poor housing conditions at the property.

In 2021/22 we secured compensation of many tens of thousands of pounds for tenants who were either harassed into leaving their homes or illegally evicted.

Staffing Changes

We bid a tearful farewell to Gusta Glover who left us in Summer 2021. Gusta was not only a brilliant solicitor, always uber-organised, giving exemplary client care, and getting some spectacular results for clients, but she was very popular with staff and clients alike. Although sad to see her go, we realise we were very lucky to have had her in the first place.

Our hankies were not even dry when Elizabeth Salmon decided to seek greener pastures as well (does it get any greener than A4R?). Elizabeth came to us at the start of her career as a solicitor. It was wonderful to see her growing in experience and confidence, getting great results for her clients, and starting to get a bit of a swagger on.

Thanks to both Elizabeth and Gusta for your years of service at A4R. We wish you all the very best for the future.

We were happy to welcome Sandeep Grewal and Shanta Brindle to the HAC team in the final quarter of the year. Lastly, we would like to thank our funders and all those who made generous donations to the work of A4R. We are still here thanks to your support.

WELLBEING

DIANA YOUNG, PROJECT MANAGER

A4R Wellbeing, our mentoring and befriending service, is in the unusually good position, in the charity sector, of having 5 years funding. We are building on the success of our initial three years, and I'm delighted to say that some of our volunteers have been with us from the start. In that time, we have been through a pandemic when face to face mentoring was no longer possible. We adapted by using the phone, video and WhatsApp and expanded to include helping lonely people connect with their communities, much needed since the lockdowns.

We might have thought we'd done a lot of changing, but more is called for. We now have the cost-of-living crisis upon us. It has been noticeable that new referrals are often about people needing things they cannot afford, not managing to keep up with fuel bills, and some skipping meals. Bills are rising but benefits and wages are not. This leaves many with impossible choices to make.

With the financial crisis in mind, our Money team ran a successful day's training to upskill our volunteers and help prepare them for the winter to come.

Daniela is a single mother of two, living in temporary accommodation and works full time. She was offered a flat by a housing association, a completely empty one. Daniela has no savings, no furniture and is desperate to move to the new place. Her mentor, **Alexandra**, shares the same native language and they forged a strong and trusting relationship. On Daniela's behalf, Alexandra organised delivery of a free cooker, fridge and some furniture. Our Acts 435 crowd-funding site raised enough for bunk beds for the children. They have moved in and are slowly putting their new home together.

An elderly housebound man was referred by a neighbour. In his 80's with COPD, Rico lived alone in the flat that had been his home for over 50 years. He couldn't navigate the 2 floors of stone stairs down to the ground floor, so had been trapped at home for nearly 2 years. Rico was very worried about being able to stay in his flat because his savings were running out. He had been told that Housing Benefit could only be paid straight to his landlord and did not want that, so did not apply for the benefit.

One of our experienced mentors, Felix, convinced him that any housing benefits would go directly into his own account and that his landlord would not know about it at all. He helped Rico complete the online application and he was awarded HB within a week! Felix said, *"I cannot forget the joy in his voice when he received the great outcome from Brent."* Rico was delighted and felt he could at last stop worrying about whether he could remain in his home.

Here are more quotes about the work our dedicated volunteer mentors undertake every day:

'She supported, guided, and encouraged me. I feel there is someone I can turn to. I'm not worried or scared any more about trying to sort

'It took my mind off everyday things like thinking about taking my life. It helped a lot.'

'Before mentoring, I felt hopeless and at my wits end. Then I discovered A4R and was given Lana. She encouraged me when I was low, motivated me and met up with me. She offered emotional support and went with me to important appointments. Lana's help was invaluable. Without her, I wouldn't be where I am today.'

MONEY TALKS

PAT FERNANDES, A4R MONEY MANAGER

It feels like we have said that this is Advice for Renters Money most challenging year ever *every* year since the project started in 2019 and indeed this year has been no exception. We adapted through the unprecedented challenges of Covid, continuing to bring services to clients and aid to those in desperate need through collaborations with community support organisations, the local authority, the local Mutual Aid movement and new community projects moved to respond to emerging needs. As demand for our services increased, we continued to meet its challenges head on through inventive means. Initially the project was managed alone by Pat Fernandes now Head of Financial Inclusion and Community Development - the team has now grown to four as we strive to keep abreast of ever-increasing demand.

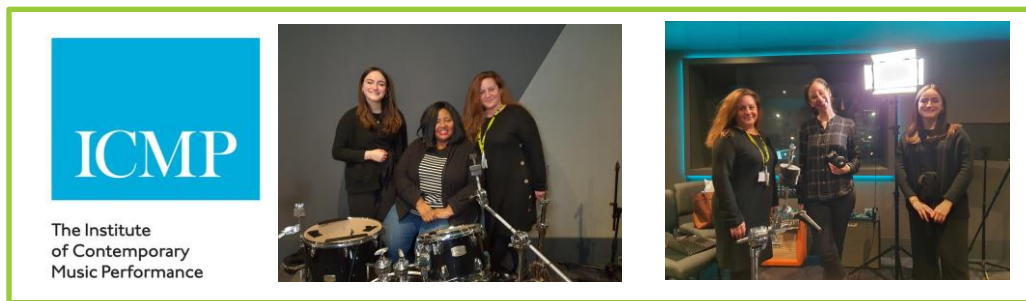


This year Advice for Renters Money have dealt with almost 300 direct cases offering energy, debt and welfare benefits advice in addition to our workshops for the public, community projects, local authorities, outreach work and countless pop-up events.

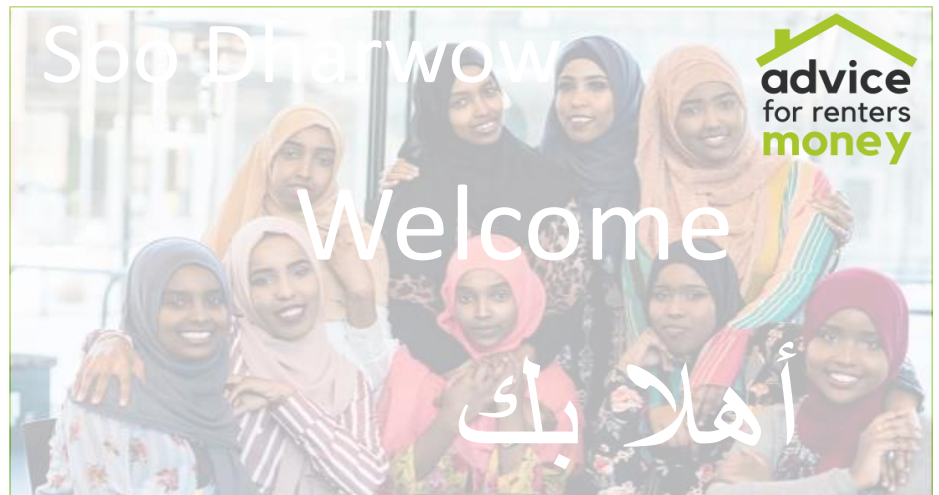


This year Advice for Renters Money has distributed crisis hardship funds of over £25000 to struggling households through its partnerships with Acts 435 and as a co-founder of the Mutual Aid Brent Solidarity Fund - an increase of 66% year on year. We have worked with our local church, Sacred Heart Church in Kilburn, to distribute over 200 Christmas hampers to struggling local families.

We have worked closely with The Institute of Contemporary Music Performance to create a series of 5 short films to inform students managing their student loans and finances independently for the first time.



Advice for Renters Money continues to deliver financial capability workshops to the public. Most notably, Brent hosts London's largest Somali community - we have delivered 8 workshops to over 80 participants in Somali and Arabic with the aid of interpreters. We continue to



work closely with various cultural organisations and schools, such as St Margaret Clitherow with a large Eastern European population, to understand the specific needs of their communities to create bespoke content.



This year we were invited to take part in the Money and Pensions Service sponsored Debt Free London Pop Up Store in Oxford Street. Through a series of live streamed financial workshop, Advice for Renters Money secured 2722 social media engagements.



Advice for Renters Money Mobile Advice Centre

We continue to strive to reach those most marginalised using innovative means. We have mobilised our Mobile Advice Centre - a double decker bus kindly donated by Metroline - allowing us to take our financial inclusion services deep into the heart of excluded communities to offer unprecedented access to free debt advice. Our Mobile Advice Centre awaits its full makeover, however on its recent pilot voyage over 80 households were seen in just two days - We look forward to its official launch in the New Year.





We have provided financial inclusion upskilling programmes to support faith based organisations and their volunteers, such as schools, churches and foodbanks, in their response to the needs of their communities. These programmes were designed to support organisations to increase access and facilitate the earliest financial inclusion interventions for their communities. They include our award winning, year long, pan-London Firm Foundations programme in partnership with Caritas Westminster which offered monthly workshops, peer support sessions and 1:1 mentoring for community projects, 8 of which have subsequently been nominated for the Caritas Social Action Volunteer Awards in 2022 as they support their communities.

In response to the burgeoning and escalated needs of the Cost of Living Crisis, Advice for Renters Money hosted a Firm Foundations Conference joined by a host of partner organisations to raise awareness and present means for community leaders and projects to offer support to their communities. It was attended by 70 participants pan- London and Hertfordshire.



Advice for Renters Money continues to grow from strength to strength in terms of performance and delivery. Now in its third year, we have rapidly established ourselves as a go to organisation for consultation in terms of both strategy and campaigning, whilst always keeping the dignity and empowerment of our clients at the core of our values.

Advice for Renters Money's reach is immeasurable!

2021-22 ACCOUNTS

This year our accounts are still in their draft state. This is because we have opted to be audited as part of our unrestricted Oak Foundation Grant Year 2. This means that, after our audit is completed we will hold a special meeting to deal specifically with the accounts. This is the first time our relatively small charity has been audited and it has been a very steep learning curve.

Profit & Loss

Advice For Renters Ltd For the 12 months ended 31 March 2022

	Mar-22	Mar-21
Income		
Restricted Income		
1. Restricted income - Grants		
RI: GRANTS: Brent Advice Fund	10,000	-
RI: GRANTS: Brent Council - VSIF	-	2,083
RI: GRANTS: Brent Financial Upskilling	19,995	-
RI: GRANTS: Brent Health Matters (BHM)	18,800	-
RI: GRANTS: Brent Health Watch	-	240
RI: GRANTS: Caritas St John SouthWorth	10,000	10,000
RI: GRANTS: CIL	60,053	45,040
RI: GRANTS: City Bridge Trust	20,450	29,900
RI: GRANTS: Community Justice Fund	25,000	77,500
RI: GRANTS: Crisis - In this together Emergency fund	-	480
RI: GRANTS: Edward Harvist Trust	4,979	-
RI: GRANTS: GLA Team London	-	7,500
RI: GRANTS: London Catalyst	-	3,600
RI: GRANTS: Lottery Fund	16,074	-
RI: GRANTS: Mrs Smith & Mount Trust	-	3,000
RI: GRANTS: Nationwide BS Community Fund	-	17,645
RI: GRANTS: NEA action for Warm Homes	-	500
RI: GRANTS: Society of Holy Child of Jesus	12,300	-
RI: GRANTS: Trust for London	39,077	68,877
RI: GRANTS: Trust for London - Community Response Fund Wave 3	27,800	5,520
RI: GRANTS: Tudor Trust	5,000	30,000
RI: Grants: Tudor Trust Wellbeing	2,000	-
RI: GRANTS: UK Power Networks/CSE	20,000	5,000
Total 1. Restricted income - Grants	291,127	306,885
1. Restricted Income - Other		
RI: Wembley Compassionate Fund	400	-
RI: Mini-Crowdfunding - ACTS	9,980	13,719
Total 1. Restricted Income - Other	10,380	13,719
Total Restricted Income	301,507	320,604
Unrestricted Income		
2. Unrestricted Income Grants		
URI: GRANTS: AB Charitable Trust Core funds	10,000	-
URI: GRANTS: London Legal support Trust (LLST)	-	117
URI: National Private Tennants	500	-
Total 2. Unrestricted Income Grants	10,500	117
3 Unrestricted Income - Legal Aid (HAC)		
Legal Aid Certificated and Legal Help		

Profit & Loss

	Mar-22	Mar-21
URI: LSC -Legal Aid (Certificated)	40,825	28,696
URI: LSC Legal Aid Disb & Counsel fee	21,002	16,998
URI: LSC Legal Help	16,887	3,806
Total Legal Aid Certificated and Legal Help	78,713	49,500
Legal Aid WIP movement		
URI: Legal Aid Certificated WIP movement	8,698	5,000
URI: Legal Help WIP movement	456	(752)
Total Legal Aid WIP movement	9,154	4,248
Renters Legal		
URI: Renters Legal	880	83
Total Renters Legal	880	83
Total 3 Unrestricted Income - Legal Aid (HAC)	88,748	53,831
URI Other		
Donations & subscriptions		
URI: Fees and donations	872	12,321
URI: Fundraising events	14,342	1,989
URI: Membership Subscriptions	778	951
Total Donations & subscriptions	15,992	15,261
Other income		
URI: Bank Interest Receivable	40	47
URI: Gift Aid income	-	1,406
URI: HMRC Job Retention	58,362	56,527
URI: Rent / Office share	2,400	2,400
URI: Sundry income	790	-
Total Other income	61,592	60,381
Total URI Other	77,585	75,641
Total Unrestricted Income	176,832	129,589
Total Income	478,339	450,193
Gross Profit	478,339	450,193
Less Operating Expenses		
1. Staff Costs		
Salary costs paid via payroll		
1. STAFF COSTS: 1 Salaries net of on-costs	252,351	214,263
1. STAFF COSTS: 2 Company NI refund	(4,000)	(4,000)
1. STAFF COSTS: 2 Employers NI	23,486	18,684
1. STAFF COSTS: 2 Employers Pension contribution	5,460	4,077
1. STAFF COSTS: 3 Central Services (inc on costs)	71,201	65,374
Total Salary costs paid via payroll	348,498	298,397
Staff Costs - Other		
1. STAFF COSTS: Freelance	8,467	24,655
1. STAFF COSTS: Practicing certificates	1,217	1,332
1. STAFF COSTS: Recruitment & Onboarding costs	248	912
1. STAFF COSTS: Staff Welfare	1,497	-

Profit & Loss

	Mar-22	Mar-21
1. STAFF COSTS: Training	1,824	1,421
1. STAFF COSTS: Travel and subsistence	441	130
1. STAFF COSTS: Volunteers expenses	204	73
Total Staff Costs - Other	13,898	28,523
Total 1. Staff Costs	362,397	326,921
2. Premises Costs		
2a. Premises Costs		
2. PREMISES COSTS: Alarm maintenance contract	795	733
2. PREMISES COSTS: Building Insurance	795	219
2. PREMISES COSTS: Cleaning	2,027	1,921
2. PREMISES COSTS: Equipment - lease	969	588
2. PREMISES COSTS: Equipment - purchase	523	1,134
2. PREMISES COSTS: IT - Software & Hardware	4,296	4,799
2. PREMISES COSTS: IT support & m'ance	2,588	2,518
2. PREMISES COSTS: Light and Heat	1,179	1,006
2. PREMISES COSTS: Rent and Rates, Water	22,855	22,880
2. PREMISES COSTS: Repairs & Maintenance	328	263
Total 2a. Premises Costs	36,355	36,061
2b. Premises Costs - Depreciation		
2. Premises Costs - Website Amortisation	1,530	2,040
2. PREMISES COSTS: Depreciation - Lease renewal	978	978
Total 2b. Premises Costs - Depreciation	2,508	3,018
Total 2. Premises Costs	38,863	39,079
3. Running Costs		
3. RUNNING COSTS: Postage & Carriage	561	836
3. RUNNING COSTS: Printing/Stationery	1,634	1,094
3. RUNNING COSTS: Publication/affiliations/subscriptions	3,281	2,981
3. RUNNING COSTS: Publicity & Website	126	1,971
3. RUNNING COSTS: Refreshments	7	-
3. RUNNING COSTS: Sundry expenses	-	97
3. RUNNING COSTS: Telephone	2,620	3,393
Total 3. Running Costs	8,229	10,372
4. Client Costs		
4a. Client Costs	34,375	36,005
Total 4. Client Costs	34,375	36,005
5. Company Administration		
5a. Company Administration		
5. COMPANY ADMINISTRATION: Bank charges	228	388
5. COMPANY ADMINISTRATION: Legal & Finance	1,235	218
5. COMPANY ADMINISTRATION: Payroll Expenses	580	542
5. COMPANY ADMINISTRATION: PI Insurance	1,430	1,345
5. COMPANY ADMINISTRATION: Professional fees	13	7,441
Total 5a. Company Administration	3,486	9,933
5b. Company Administration - Governance and Accountancy		

Profit & Loss

	Mar-22	Mar-21
5. COMPANY ADMINISTRATION: Audit & Accountancy	3,000	3,673
5. COMPANY ADMINISTRATION: Bookkeeping	7,691	7,691
Total 5b. Company Administration - Governance and Accountancy	10,691	11,364
Total 5. Company Administration	14,177	21,298
Total Operating Expenses	458,041	433,674
Operating Profit	20,298	16,520
Non-operating Income		
Opening balances of fund	114,398	97,878
Total Non-operating Income	114,398	97,878
Net Profit	134,696	114,398

Balance Sheet

Advice For Renters Ltd As at 31 March 2022

	31 Mar 2022	31 Mar 2021	31 Mar 2020
Assets			
Bank			
A4R Banks funds			
Current Accounts			
Unity Current #1117	4,839	55,731	37,177
Total Current Accounts	4,839	55,731	37,177
Deposit Accounts			
COIF Deposit Account	100,124	47,684	22,637
Unity deposit account	111	111	10,111
Total Deposit Accounts	100,235	47,794	32,747
Total A4R Banks funds	105,074	103,525	69,924
Client Account			
Unity Bank Client #5780	28,423	86,468	69,168
Total Client Account	28,423	86,468	69,168
Total Bank	133,496	189,993	139,092
Current Assets			
Accounts Receivable	2,400	10,822	13,074
Accrued Income			
Accrued income	-	10,778	-
Accrued income: LSC Legal Aid	64,413	55,715	50,716
Accrued income: LSC Legal Help	16,552	16,096	16,848
Total Accrued Income	80,965	82,589	67,563
Other Current Assets			
Prepaid Expenses	5,061	5,817	5,551
Total Other Current Assets	5,061	5,817	5,551
Total Current Assets	88,427	99,227	86,188
Fixed Assets			
Assets			
Office Computers			
Office computers	8,765	8,765	8,765
Office computers: Capital grant	(4,825)	(4,825)	(4,825)
Office computers: Depreciation	(3,940)	(3,940)	(3,940)
Total Office Computers	-	-	-
Office Telephone System			
Office telephone system	5,120	5,120	5,120
Office telephone system: Depreciation	(5,120)	(5,120)	(5,120)
Total Office Telephone System	-	-	-
Website			

Balance Sheet

	31 Mar 2022	31 Mar 2021	31 Mar 2020
Website	6,120	6,120	6,120
Website Amortisation	(5,610)	(4,080)	-
Total Website	510	2,040	6,120
Total Assets	510	2,040	6,120
Lease Summary			
Lease	82,314	82,314	82,314
Lease Depreciation	(81,123)	(80,145)	(79,167)
Total Lease Summary	1,191	2,169	3,147
Total Fixed Assets	1,701	4,209	9,267
Total Assets	223,624	293,429	234,547

Liabilities

Current Liabilities			
Accounts Payable	1,693	2,656	5,450
VAT Control	2,040	546	(2,244)
Grants Received in Advance			
Grants Received in Advance	-	9,000	26,618
Grants Received in Advance: AB Charitable	10,000	-	-
Grants received in advance: Awards for All	10,000	-	-
Grants Received in Advance: Brent Advice Fund	(5,000)	-	-
Grants Received in Advance: Brent Health Matters (BHM)	6,200	-	-
Grants Received in Advance: Brent NCIL	(13,484)	(10,423)	-
Grants Received in Advance: Caritas St John Southworth	(1,667)	8,333	-
Grants Received in Advance: City Bridge	6,150	-	-
Grants Received in Advance: CSE UK Power Networks	5,000	3,000	-
Grants Received in Advance: Edward Harvist	1	-	-
Grants Received in Advance: London Legal support Trust (LLST)	926	926	1,043
Grants Received in Advance: Nationwide	-	-	17,645
Grants Received in Advance: Society of the Holy Child Jesus	12,300	-	-
Grants received in Advance: Trust for London	(14,077)	-	-
Grants received in Advance: Trust for London, London Community Response	-	27,600	-
Total Grants Received in Advance	16,350	38,436	45,306
LAA Liabilities			
Provisions - LAA	10,400	12,400	15,800
Total LAA Liabilities	10,400	12,400	15,800
Other Current Liabilities			
Accrued expenses	257	2,009	(3,352)
Total Other Current Liabilities	257	2,009	(3,352)
Payroll			
Payroll - Tax and NI PAYE HMRC	17,610	21,036	5,528
Total Payroll	17,610	21,036	5,528
Payroll Liability Pension Provider			
Pension Liability (BS)	1,412	1,135	895
Total Payroll Liability Pension Provider	1,412	1,135	895

Balance Sheet

	31 Mar 2022	31 Mar 2021	31 Mar 2020
Ring Fenced Funds			
Client creditors	28,423	86,468	69,168
Restricted Kilburn Fair Credit Campaign - Funds held	119	119	119
Total Ring Fenced Funds	28,541	86,587	69,286
Total Current Liabilities	78,303	164,804	136,668
Non-Current Liabilities			
VAT - Deferred	10,624	14,228	-
Total Non-Current Liabilities	10,624	14,228	-
Total Liabilities	88,927	179,031	136,668
Net Assets	134,696	114,398	97,878
Equity			
Current Year Earnings	134,696	114,398	97,878
Total Equity	134,696	114,398	97,878

A THANK YOU TO OUR...

TRUSTEES

George Bangham
Jennifer Wall
John Kwan
Pam Marum

Cllr. Robert Johnson
Tariq Mukadam
Jermaine Ranger

STAFF

Diana Young
Jacky Peacock
Karen O'Sullivan
Ronald Daley
Tiziana Falco

Denise Dodd
Dolors Vila
Nicola Tran
Joe Cole
Pat Fernandes

Mark Lahaise
Shanta Brindle
Kevin Griffith

CONSULTANTS

Jim Djouma

We were sorry to see Dahir Mahmoud, Sandeep Grewal and Nicola McMullen move on to new pastures!

AND OUR INCREDIBLE VOLUNTEERS

Jacqueline Newby
Felix Compas
Victor Samuyiwa
Mayanka Mukherji
Lana Moore
Kiera Brodie
Gill Abbott

Alexandra Costa
Taiwo Kassim
Brenda Warner
Diana Ayres
Nadine Pinnock
Clara Misquita
Monique Cevik

Mansoreh Vafa
Bharti Dasani
Ishona Scott
Nikisha Powell
Ewan Fulford
Andrew Wheeler

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**AND LAST, BUT DEFINITELY NOT LEAST,
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