

Company number: 4149673  
Charity number: 1087312

# Central England Law Centre Limited

Report and financial statements  
For the year ended 31 March 2024



# Central England Law Centre Limited

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### For the year ended 31 March 2024

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# Central England Law Centre Limited

## Reference and administrative information

For the year ended 31 March 2024

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**Company number** 4149673  
**Country of incorporation** United Kingdom

**Charity number** 1087312  
**Country of registration** England & Wales

**Registered office and operational address** Oakwood House  
St Patrick's Road Entrance  
Coventry  
CV1 2HL

**Trustees** The trustees (also directors under company law) who served during the year and up to the date of this report were as follows:

K Wilding Chair (Resigned as Chair 27 February 2024) (Deceased 17 June 2024)

Dr S Raistrick Chair (Appointed as Chair 27 February 2024)

G Moffatt Vice Chair

Professor J McHale (Resigned 27 February 2024)

R Alomo (Resigned 27 February 2024)

A Christie (Resigned 9 January 2024)

C King

T Bannister

Councillor A Jobbar

D Moss (Appointed 25 June 2024)

H Whitney (Appointed 25 June 2024)

M Qadir (Appointed 30 July 2024)

Councillor L Bigham (Appointed 24 September 2024)

**Key management Personnel** E Hill (Chief Executive)  
P.O'Donnell (Director of Finance)  
C Stern (Deputy Chief Executive)  
L Nash Head of Legal Casework and Compliance)

**Bankers** CAF Bank Limited  
25 Kings Hill Avenue  
Kings Hill,  
West Malling  
ME19 4JQ

**Auditor** Sayer Vincent LLP  
Chartered Accountants and Statutory Auditor  
110 Golden Lane  
LONDON, EC1Y 0TG

# Central England Law Centre Limited

## Trustees' annual report

### For the year ended 31 March 2024

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The trustees (also known as directors) present their report and the audited financial statements for the year ended 31 March 2024.

Reference and administrative information set out on pages 1 and 2 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, the requirements of a directors' report as required under company law, and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Central England Law Centre Ltd was registered with the Charity Commission and at Companies House in May 2015. It was formed following a special resolution passed in March 2015 to change the name and memorandum and articles of association of Coventry Law Centre Ltd, which was formed on 29 January 2001, acquiring the assets of Coventry Legal & Income Rights Trust which had been operating since 1976. Central England Law Centre continues the work of Coventry Law Centre in line with its own objects, maintaining its operations from the city centre of Coventry, and expanding to provide services in Birmingham.

## Directors and trustees

The directors of the Central England Law Centre Ltd are its trustees for the purpose of charity law.

## Objectives and activities

### Purposes and aims

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

The charity's purposes as set out in the objects contained in the company's Memorandum of Association is:

- i) The relief of financial hardship and other forms of distress among the people of Central England and others through the provision of legal and other advisory, representation and information services which they could not otherwise obtain through lack of means;
- ii) The advancement of education of the public by the improvement and diffusion of knowledge of the law and the administration of justice, having regard especially to those areas of the law which are of particular concern to poor people or are directed to the relief of poverty;

- iii) To promote such other charitable purposes as are for the benefit of the people of Central England.

We deliver our charitable purpose through our organisational strategy which sets out our vision, mission and aims:

**Our Vision:**

A fairer, more just society

**Our Mission:**

Embed rights in our communities to reduce inequalities, challenge unfair systems and advance social justice through specialist legal advice and education.

**Our Aims:**

1. More people will know their rights and have access to justice leading to greater prosperity for individuals who are marginalised and disadvantaged.
2. The social action and social justice work of organisations, practitioners and activists becomes more effective in enhancing legal capabilities of local communities and delivery of services
3. Through better coordinated, more effective action on shared priorities with our communities, we will work with policy makers to improve policy and systems, and their application and effect change to the law where needed.

Trustees paid due regard to the guidance issued by the Charities Commission in relation to public benefit in deciding that all activity undertaken by the charity must be in support of strengthening and expanding its capacity to make people aware of their rights, to provide legal advice and representation and to improve its ability to reach the most vulnerable individuals and communities.

**The key issues underpinning the strategic objectives for 2023–24**

We continue to operate in an environment where inequality and disadvantages mean people are struggling to cover their most basic needs and the rights of everyday life are routinely overlooked. Pressure on national and local government funding means pressure on resources to meet statutory obligations to provide accommodation, social care, and welfare support to those in need. Combined with a hostile political environment for migrants and people accessing welfare, we see policies and legislation that embed systemic unfairness and a disproportionate impact on the most vulnerable in our communities.

This has resulted in people routinely being denied their rights and entitlements and being pushed into crisis. The constraints of the legal aid system in its current form means more people being denied access to justice to challenge these unfair decisions and enforce their rights reinforcing a power imbalance that deepens the inequality we are seeing.

Enquiries into the law centre in total increased by 10.3% this year with many people presenting with interconnected legal issues which require the combined expertise of the Law Centre. We continued to experience large levels of demand beyond our capacity for immigration, employment, and family law advice. We were unable to provide advice to 1,905 people with enquiries for areas of social welfare law that we cover as we did not have capacity in our legal teams to respond (21% of all enquiries).

Expanding services to meet demand is reliant on recruiting experienced and legal trained staff – we have again been unable to recruit housing, family and employment solicitors with sufficient experience to support delivery of legal aid contracts.

The funding environment remains limited in terms of the focus on short term funding and the increased pressure on local authority budgets. This year Coventry City Council began a review of its funding for advice services resulting in a reduction in the total amount of funding available and a change in the way grants will be provided. The Government launched a review of Civil Legal Aid and its Legal Support Strategy of which we still await the outcome.

A considerable proportion of enquiries continue to come through partner organisations – people access services and places they are familiar with and trust and where they can get immediate practical support when they face a crisis. Our recent research with Warwick University 'Understanding Local Legal Need' highlights the crucial role trusted intermediaries play in supporting people to access justice and resolve their problems. The relationships between statutory services, trusted intermediaries, generalist advice and specialist advice are critical to ensuring people get the right help at the right time and as early as possible in their problem. The challenge for these intermediaries is in identifying when a rights issue is at play in a person's problem, what steps they can take to support an individual to resolve the problem and when specialist legal advice is needed.

## Strategic objectives for 2023–24

Our rights in the community strategy focusses on harnessing the combined power of our work with people, partners and policy makers to have the biggest impact for our community. This strategy is underpinned by our belief that the cultures, systems and behaviours that reinforce unfairness, disadvantage and inequality need to be changed. We believe that only by activating and embedding rights in communities can this be achieved, ensuring early and preventative action is taken to protect the rights of socially and economically disadvantaged individuals and communities. The strategy focuses our skills and resources in three key areas **People, Partnerships and Policy** and our objectives under each of these are as follows:

### People

- Delivering specialist social welfare legal advice and representation to people who are marginalized, disadvantaged and discriminated against.

- Providing holistic advice and support and identify interrelated legal issues to prevent them from reaching crisis point.
- Creating a range of referral pathways so people can access legal advice at an earlier stage.
- Sharing our knowledge internally across teams and externally with our partners and clients by Public Legal Education to support people to understand their rights and how to use the law to enforce them.
- To be a centre of excellence by being an equal opportunities employer recruiting, building and developing a highly skilled and committed workforce.
- Offer fully inclusive services, using data/audits to measure and record impact
- Securing diverse funding including 'core' funding, earned income (legal aid), and working with funders to secure multiyear funding streams.

### **Partnerships**

- Sitting at the heart of our communities and listening to the voices of our clients and partners to design and shape effective service provision with local communities and partner organisations.
- Building a community of partners with the commitment, skills, and confidence to do more to help people uphold their rights by embedding a rights-focus into their work.
- Services are delivered with and alongside partners to ensure people are reached and provided with holistic advice and support and that interrelated legal issues are identified at the earliest opportunity to prevent crisis with a focus on inequalities, homelessness, domestic violence, migrant rights, poverty, and health.
- Work with our partners and stakeholders so that they understand our services and the value of specialist legal advice.
- Identifying system failure and how that impact on people's health and income.

### **Policy**

- Holding and developing key relationships at national and local/regional levels and across all sectors that we work with.
- Working with our communities and partners to gather evidence and identify strategic issues and challenges facing those that are disadvantaged and marginalised.
- Use our position as a community law centre to feed into partners, statutory organisations and networks lobbying and campaigning work to amplify and support as appropriate.
- Learning organisation that is open to external scrutiny and strives to be at the edge of innovation, shaped by data, client experience and staff expertise.
- As the largest Law Centre in the country use our influence with funders and policy makers to sustainably invest in specialist legal advice.

### **Development of staff**

All staff continued to benefit from development and training to meet needs identified through the charity's staff appraisal process.

We are committed to investing in the next generation of social welfare legal practitioners and are currently supporting 11 trainee solicitors to complete their legal training with us and through training contracts funded by the Ministry of Justice Housing Loss Prevention Scheme initiative and the Justice First Fellowship Scheme.

## Volunteers

Volunteers provide invaluable support to our work across both our offices. We had over 200 volunteers supporting work in all the teams during the year with the majority being drawn from law schools in universities in the region.

Volunteer solicitors and barristers acting in a pro bono capacity from a range of law firms, including Allen & Overy, Capsticks, St Phillips Chambers and Littleton Chambers add capacity to our employment advice helpline.

The Kids in Need of Defense UK collaboration was supported by over 875 volunteers from 40 corporate law firms and in-house legal departments, as well as 20 student volunteers from Birmingham City University. More details can be found at: [Our Partners – Kids In Need Of Defense UK](#)

## Service delivery

We provide a comprehensive service: encompassing casework, representation, legal education, and rights-awareness raising, as well as working with partners to influence service delivery and knowledge of people's rights.

We offer free advice and representation in the following areas of law:

- Employment and Discrimination
- Family
- Health and Social Care
- Immigration and Asylum
- Housing
- Welfare Benefits
- Public Law

We primarily advise residents of Coventry and Birmingham and those who work in the city with some reach into the neighbouring districts and the wider West Midlands areas. We hold legal aid contracts in housing, community care, family, asylum, discrimination, and public law.

During 2023/24 we responded to over 9,270 enquiries for legal advice across our two offices. We provided 4484 people with legal advice and/or representation to resolve their issues. These services were provided with the support of our core funders: Coventry City Council, Legal Education Foundation, Esmee Fairbairn Foundation, Paul Hamlyn Foundation and the Oak Foundation.

As well as delivering our core legal advice and representation services, during 2024-5 we have had a focus on 5 key themes that we identified through trends in our casework and discussion with partners.

- Preventing homelessness and inadequate access to housing
- Unmet social care, health and mental health needs
- Improving awareness of Immigration status and consequential rights for migrants
- Positive Action on Poverty
- Access to Justice

The organisation has developed several new work streams to address these five key themes:

- **Health Justice Partnership:** Collaborating with Coventry and Warwickshire ICB and Coventry Independent Advice Service to address legal needs, digital exclusion, and health inequalities in Coventry and Nuneaton. This project also aims to reduce the time health professionals spend on non-health issues.
- **Early Legal Advice for Women:** Providing early legal support and a solicitor duty scheme for women facing disadvantage in Coventry, funded by the Access to Justice Foundation.
- **Enhanced Front of House Offer:** Piloting a more in-depth triage system to identify and support clients with interrelated legal issues.
- **Support for Unaccompanied Asylum-Seeking Children:** Partnering with West Midlands Strategic Migration Partnership to help social workers understand the legal rights and processes for these children.
- **Universal Credit Sanctions Project:** Exploring potential discrimination and bias in the universal credit sanctions system, in partnership with the Public Law Project.
- **A Strategic Justice Law Clinic with Warwick Law in the Community (LinC):** Using public law principles to address systemic disadvantage and achieve effective change.
- **Delivery of the new Legal Aid Agency Housing Loss Prevention Advice Service (HLPAS):** Supporting a larger range of clients than previously – anyone facing possession proceedings or the threat of losing their home can access this service for early legal advice.
- **An Action on Housing Rights:** Student volunteers produced Public Legal Education (PLE) resources for people living in temporary accommodation in Birmingham with some short-term funding from the National Lottery Community Fund.
- **Participation in the Coventry's Health Determinants Research Collaboration (HDRC)L:** sitting on the Voluntary Sector Reference Group and supporting the development of research priorities and public participation.

In addition to the new initiatives, CELC continues to deliver several ongoing workstreams that align with its strategic aims:

- **Legal Advice Clinics:** These clinics are funded by Coventry University, the University of Warwick, and Birmingham City University. Over 200 student volunteers provide advice on welfare benefits, employment, immigration, and housing issues, ensuring that a wide range of legal needs are met.
- **Migrant Rights in the Community Project (MRIC):** Supported by Coventry City Council, this project involves outreach, training, and raising awareness about migrant rights among staff

and volunteers in schools, foodbanks, community organisations, and family hubs. The goal is to help migrants access services and support despite their immigration status.

- **Intensive Support for Vulnerable Groups:** This includes families at risk of homelessness and individuals with mental health challenges. The Law Centre provides advice and representation, particularly for patients at the Anchor Centre, a medical facility for the homeless or insecurely housed. This work is supported by Coventry Building Society and Virgin Health.
- **Partnership with Hodge Hill Hub:** In Birmingham, providing benefits, immigration, and community care advice to the hub's most vulnerable clients, ensuring they receive the necessary support.
- **Learning Partner for Other Law Centres:** Acting as a learning partner to three other Law Centres, helping develop a hub and partnership approach to strategic change work, sharing best practices and innovative solutions.
- **Collaboration for Children's Immigration and Asylum Law:** Leading a collaboration between four UK-based non-profits, partnering with lawyers and law firms to provide high-quality legal advice and representation for free to undocumented children and young people.
- **Support for Disadvantaged Women:** Through funding from the Smallwood Trust and Fairer Future Fund, working with women's organisations in Coventry and Birmingham to improve economic outcomes for women. This includes providing legal advice for victims of domestic violence and general legal support for a range of needs.
- **Legal Advice for Vulnerable EU Citizens:** Funded by the Home Office, this project helps vulnerable EU citizens with complex cases access the EU Settlement Scheme, ensuring they can secure their rights post-Brexit.
- **Research Project with the University of Warwick:** In collaboration with seven community partners, this study focuses on understanding the experiences of marginalized groups in dealing with legal issues in Coventry. It also examines the role of trusted intermediaries and digital exclusion in accessing justice, using qualitative methods and offering public legal education workshops.
- **Collaboration with Coventry City Council:** Working with various council teams, the organisation aims to improve access to early specialist advice for people accessing council support. As part of the Low-Income Family Tracker project, we identify groups who could benefit from specialist legal advice, focusing on issues like sanctions, the benefit cap, and access to free school meals. Evidence from these pilots has secured additional funding to support families in challenging benefit caps and maximizing their incomes.
- **Co convening the Coventry Poverty Alliance:** Now in its second year, formed with Grapevine Coventry & Warwickshire the alliance bringing together over 60 organisations in the voluntary, community, faith and statutory sector that are working on the frontline responding to the cost-of-living crisis.
- **Responding to calls for evidence and consultations from local and national government:** Focusing on key areas of law and our thematic priorities – providing examples from our casework.

These ongoing efforts demonstrate the organisation's commitment to addressing a wide range of legal and social issues, ensuring that vulnerable and marginalized groups receive the support and advocacy they need.

## Our impact

### Key Outcomes of our People work

9k people used our self-help web pages. 	1442 new legal cases opened 	2207 provided with specialist legal advice 	4989 no of people signposted to right help 
50 training sessions to organisations including the MoJ, Home Office & Coventry City Councils 	£1.14m in annualised benefit payment increases (plus £1.313m backdate) 	180 people have been supported to apply for the EU settlement scheme 	366 clients have had their immigration status regularised 
We represented 215 clients at benefit tribunals 	216 evictions prevented and 798 people received housing advice 	247 victims of domestic violence received a Non Molestation Order or DV concession 	90 new clients provided with family law advice 
129 people were helped to manage overlapping issues as part of the Health Justice Partnership 	Advised 83 people with health and social care needs 	232 people received specialist employment advice 	£288k secured in employment settlements 

### Key outcomes of our Partnership work

In Coventry, the organisation has built on long-standing partnerships with voluntary and statutory sectors, providing training, outreach, and support to identify missing legal rights and entitlements. This includes signposting, self-help referrals, and creating pathways for specialist advice. In Birmingham, efforts have focused on building relationships with the local community around the Tysley office, resulting in:

- Over 100 organisations in Coventry and Birmingham successfully referring clients and seeking advice.
- A new partnership project, Activating Rights, starting in April 2024 with two years of funding to support community-based organisations in East Birmingham.

Key achievements include:

- **Health Justice Partnership:** Identified unmet welfare benefit entitlements, changing how the Primary Care Network (PCN) supports patients.
- **Birmingham Women's Support NRPF (No Recourse to Public Funds) Network:** Improved services for women with NRPF, reducing the time to access benefits and independence from abusive partners.

- **Family Duty Scheme at Coventry Family Court:** Supported over 60 people, improving court efficiency and increasing the number of cases listed per day.
- **Carers Trust Collaboration:** Participated in Carer's Rights Day podcast to discuss the willing and able principle.
- **Support for Non-Advice Organisations:** Assisted two local organisations in applying for the Access to Justice fund, with one successful application.
- **Training on Cost of Living:** Redesigned information for Coventry City Council and Warwickshire County Council to be more rights focused.
- **Workshops for Frontline Organisations:** Increased awareness and skills on migrating from tax credits to Universal Credit.
- **Guidance on Damp and Mould Issues:** Provided checklists and guidance for partners to support individuals facing these issues.
- **Capacity Building for Legal Aid Providers:** Distributed a crib sheet on using the Social Housing (Regulation) Act 2023 to demonstrate 'serious risk' in legal aid applications.

These efforts highlight CELC's commitment to addressing legal and social issues through collaboration, training, and targeted support.

### Key outcomes of our Policy work

In January 2023, the government launched a Review of Civil Legal Aid in England and Wales (RoCLA (Review of Civil Legal Aid)) and later in 2024, a review of its Legal Support Strategy. The organisation has actively contributed to these initiatives by sharing client experiences and the challenges of delivering access to justice for marginalized communities. This includes written responses to calls for evidence, participation in surveys, and discussions with senior leaders in the legal and advice sector.

Key activities and impacts include:

- **Engagement with Politicians:** In June 2023, both the Attorney General and the Shadow Attorney General visited the organisation, where recommendations for the future of civil legal aid were presented.
- **Raising Awareness:** The Rights in the Community Lead delivered sessions at various conferences to highlight client experiences and the inadequacies of the current civil legal aid scheme.
- **Media Engagement:** The Director of Positive Action on Poverty appeared on BBC Radio 2's Jeremy Vine Show to discuss housing issues, using the platform to raise awareness of people's rights.
- **Briefing Document on Rwanda Act 2024:** In partnership with KIND (Kids In Need of Defence) UK, a briefing document was produced to outline concerns about the UK's Rwanda Act 2024, which has been referenced by multiple organisations.

Strategic litigation work driven by casework has led to significant impacts:

- **Consultation Rights in Birmingham:** Secured consultation rights for people affected by Birmingham City Council budget cuts, ensuring future consultations are meaningful.
- **Amendment of Immigration Rules:** Through strategic litigation, secured the inclusion of partners with pre-settled status in the support scheme for migrant victims of domestic abuse.
- **Implementation of BCD v BCC (Birmingham City Council) Judgement:** Worked to ensure improved welfare support levels for families under S.17 of the Children's Act 1989 are implemented across local authorities.

The organisation has also responded to key national policy reviews, drawing on its multi-disciplinary legal expertise, including consultations on social housing allocation, OISC (Office of the Immigration Service Commissioner) registration fees, and the Health and Disability Green Paper.

These efforts demonstrate the organisation's commitment to influencing policy and improving access to justice for marginalized communities.

## Beneficiaries of our services

The organisation aims to make its services accessible to vulnerable, disadvantaged, and socially excluded individuals, addressing high needs within the populations it serves.

### Coventry<sup>1</sup>:

- Population: 345,300 (2021 Census)
- 14% live in the top 10% most deprived neighbourhoods in England.
- 37% of children live in poverty, rising to 53% in St Michaels ward.
- 18% of households are in fuel poverty (national average: 13.5%).
- 14.4% of children live in multiple deprivation.
- 17.7% have a limiting long-term health problem or disability; higher premature death and infant mortality rates than the national average.
- Higher number of children looked after by the local authority compared to the national average.
- 9.1% of residents have no qualifications.
- 17.3% of households have no working-age residents (national average: 13.3%).
- Average annual income per head: £15,363 (national average: £21,609).

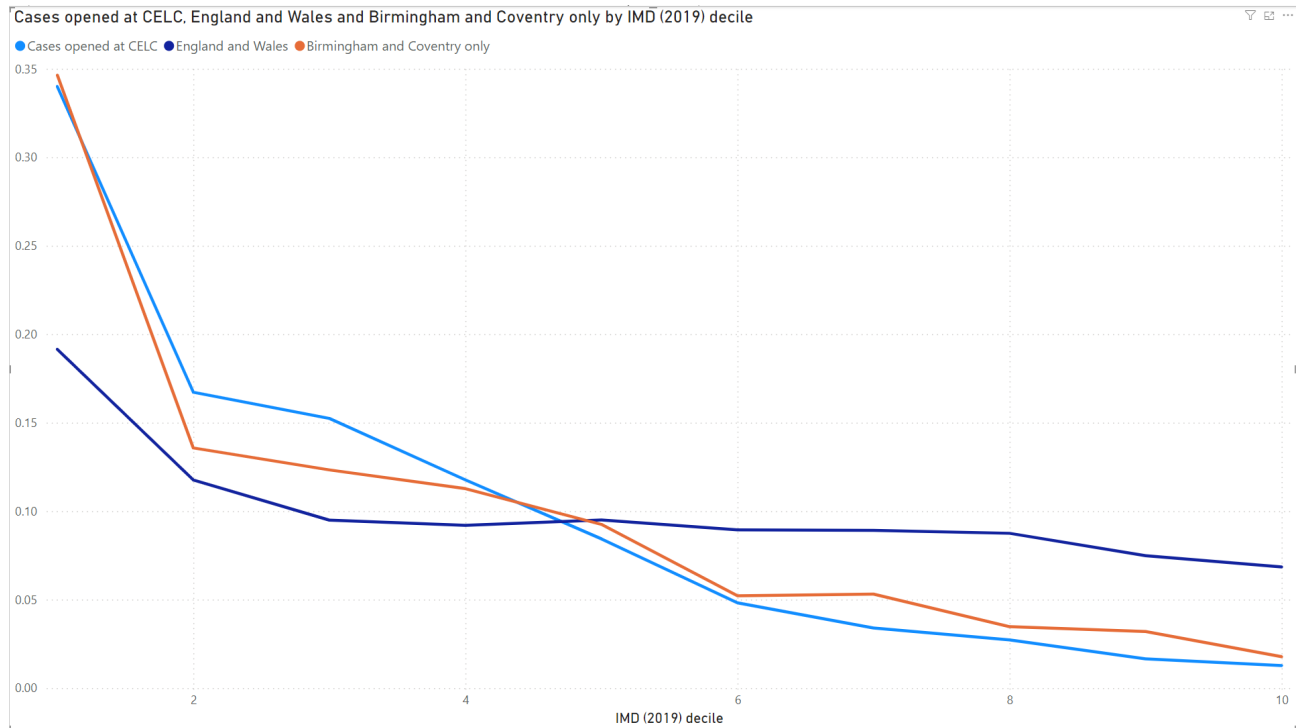
### Birmingham:

- Population: 1,144,900 (2021 Census)
- 238,313 residents born overseas, with 44% resident in the UK for less than 10 years.
- 2.4% of the population do not speak English well or at all (more than twice the regional and national averages).
- Ranked the third most deprived core city in the UK, most deprived in terms of income and employment deprivation.
- 43% live in the 10% most deprived areas in England.
- 51% of children live in the 10% most deprived areas.
- 28% of children live in income-deprived households.
- 26% of over 60s are income deprived.
- 15% have a long-term health condition or disability that limits daily activity.

These statistics highlight the significant challenges faced by residents in Coventry and Birmingham, underscoring the importance of accessible services for these communities. We ensure our services reach those who are most vulnerable by working in partnership with other agencies and community organisations to reach those people living in the most deprived areas of the city and those who are disabled or have physical or mental health problems. We prioritise cases where discrimination is a factor. The following chart shows our success in reaching the most deprived in our community.

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<sup>1</sup> [Facts about Coventry | Coventry City Council](#)



We are able to collect demographic information from clients that we provide a full casework service to and some clients that we provide one-off advice to (it is often easier to do this in formal settings like at a Housing Duty Scheme at court or an in-person, drop-in clinic). The data presented here is given in proportional figures only and is based on the actual responses we obtained. It is assumed that where clients have declined to give data, they are not substantially statistically different from those clients who do provide demographic information.

**Male and female clients:** 51% of clients we opened cases for are female.

**Disability status of clients:** Across both offices 44% of our clients, we have engaged with have been disabled. This compares to a national figure of 17% of the English population.

**Employment status of clients:** Though the age groups most likely to be economically active form the largest proportion of our client base, the majority (90%) of our clients were not working at all (either unemployed (52%), retired (2.5%), on long term sick leave (26%), or in full-time education (1.8%)) and only a small number (3.5%) were in full-time employment.

Around 45% of all people over 18 in the UK are classed as unemployed (they are looking for work but do not have a job currently) or 'economically inactive' (they don't have a job and are not looking for work). Around 60% of 'economically inactive' people are over-65 and likely to be retired, though some over-65s are still in or looking for work. Of the other 40% of economically inactive people, many are either in poor health or working as unpaid carers; someone is around five times more

likely to be in poor health if they are unemployed, and around four times more likely to provide more than fifty hours per week of unpaid care. <sup>2</sup>

**Ethnicity of clients:** 59% of CELC clients identify as being a member of a minority ethnic group. This is contrast to 19% of the national population.

The ethnicity profile of clients is shown below<sup>3</sup> and represents a significant (71%) use of our services by minority ethnic groups. Both Coventry and Birmingham locations see a higher overall proportion of non-white service users than is represented in the local population<sup>4</sup>.

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<sup>2</sup> UK Census 2021

<sup>3</sup> Only declared ethnicities are shown. 19% of Birmingham clients and 35% of Coventry clients did not declare an ethnicity.

<sup>4</sup> Local population demographics for 2020 estimated using 2001-2011 Census data and 2018 estimates by Coventry City Council and Birmingham City Council, using a linear proportional regression following existing demographic proportion trends.

## Financial review

### Financial stability

The charity has continued to grow and move forward positively with an overall net increase in unrestricted funds of £65,798 following realised gains of £215,000 relating to the exit from the West Midlands Pension Fund. Continued support from Coventry City Council, as well as an expansion in the range of funders provided strong foundations on which to continue to develop. We have also increased Legal Aid income over the previous year, successfully building back up to levels pre pandemic.

Costs for the organisation during the period have risen, reflecting greater capacity and volumes of work as well as the impact of the inflationary environment in the year. This caused both staff costs and overheads to increase at a much greater rate in comparison to recent years.

### Principal sources of funding

Coventry City Council continues to represent an important source of funding for the charity. Following a review of funding for Advice Services in Coventry in 2023–24, CELC was successful in a competitive tender for a grant to deliver specialist legal advice from October 2024 for 2 years. This funding is critical to enable us to reach those who are most vulnerable and socially excluded; as well as providing free advice and casework for people on low incomes in areas of law that are out of scope for legal aid.

Fees paid by the Legal Aid Agency (LAA) for work undertaken for clients who are eligible for legal aid is another key source of funding. This covers approximately 40% of the casework undertaken. Trustees continue to set a target to increase legal aid funding in line with their strategy to increase the financial strength of the organisation, the organisation did increase its legal aid income by over £107,844 compared with the previous year, taking total income from legal aid to £558,226.

Increased demand for our services and the limited scope of legal aid funding requires us to have a mixed model of funding. The charity has continued to attract funding from trusts and foundations and other organisations.

Key funders this year were Esmee Fairbairn Foundation, The Legal Education Foundation, The Oak Foundation, Paul Hamlyn Foundation, Coventry Building Society, the Access to Justice Foundation and Coventry and Warwickshire Integrated Care Board.

We continue to grow our funding from local universities securing medium term funding with Birmingham City University, University of Warwick and Coventry University.

The remainder of our funding is short term and project-based. Bids for this type of funding has been successful, and the charity has seen an increase in the number of its funders, as well as a significant overall increase in its funds. This approach is underpinned over the next five years by

work to implement the organisational strategy, providing a framework to allow applications for unrestricted funding.

General funds have decreased significantly over the year following a detailed review of future development and needs of the organisation and the subsequent allocation of reserves. However, they continue to remain at a level above the range Trustees have approved in the reserves policy below based on guidance outlined by the Charity Commission.

## **Fundraising**

The charity received £7,284 from unrestricted donations. The charity's main funding sources are grants and contracts. The charity does not employ professional fundraisers and does not seek to fundraise from the general public. No complaints concerning fundraising were received in the year.

## **Pension fund**

The charity was an admitted body member of the West Midlands Pension Fund. As of the 21st of November 2023, CELC closed its defined benefit pension scheme to future accrual. This impacted the one remaining active member of staff enabling an overall exit from the scheme. In line with scheme rules this triggered a cessation valuation. In the actuary's assessment and as agreed by both parties, a payment was due to CELC to cover the excess value of scheme assets over liabilities amounting to £215,000.

CELC no longer has any obligation to the scheme, with no active employee members, and the scheme responsible for meeting all obligations to pensioners and deferred members. The scheme actuary's assessment was based on the valuation on 21<sup>st</sup> November 2023, was agreed by both parties in March 2024 and paperwork formally signed-off in March 2024.

## **Public Benefit**

The trustees have considered the Charity Commission's requirement in respect of Public Benefit. In their view the charity meets, in full, the criteria to satisfy the test. The trustees' annual report has described earlier in this report the activities undertaken to further its charitable purposes for the public benefit.

## **Principal risks and uncertainties**

The Board of Trustees routinely reviews the major risks to which the charity is exposed, and a risk register has been established. This is reviewed at least twice a year along with a review of performance against the business plan. The Risk Register has been developed in line with Charity Commission guidance and the requirements of LEXCEL. It includes an assessment of risk across the areas of Governance, Strategy, Operations, Compliance, Fraud and Dishonesty, Finance, Competence and Conflict, and Confidentiality. Each risk is assessed by impact and likelihood and given an overall risk rating. The actions that are being taken to mitigate, transfer, reduce or avoid the risk are detailed along with the internal resources to support the actions.

The most significant risks to the charity are reduction or loss of contracts from the Legal Aid Agency or the charity's other main core funders. The Legal Aid contract is very closely managed, with significant emphasis on contract compliance and ensuring that income targets are met.

While Coventry City Council continues to place a high priority on funding for advice services in the city, in 2024 they moved to a competitive tendering process for their grants in this area. While we have been successful in securing a grant under this tender to deliver specialist legal advice services, it is only for a relatively short period of 2 years and includes a break clause earlier if the funding situation for Coventry City Council changes and if certain parts of the specification are not met to the satisfaction of the funder. Trustees are also mindful that Coventry City Council is under significant financial pressure and considerable effort is being expended in ensuring that its elected members place high value on our service.

The charity also has a strategy of bidding for funding from other sources. This has been successful, and the charity has secured funding from new funders in the period as well as continued funding from existing funders. This approach is underpinned over the next five years by work to implement the organisational strategy, providing a framework to attract unrestricted funding. Trustees are also mindful that existing funders may change strategic direction so alongside this a fundraising strategy including prospecting for new funders is being developed in 2024–25 to support sustainability and growth in our corporate and trusts funds.

Previously a key risk to financial stability was the liability arising from membership of the West Midlands Pension Fund. In November 2023 Trustees elected to close the scheme to future accrual and therefore the responsibility for meeting all obligations to pensioners and deferred members passed directly to the scheme, removing any risk from CELC.

### **Reserves policy and going concern**

The trustees review the charity's need for reserves in line with the guidance issued by the Charity Commission and have developed a risk-based reserves policy. The policy is reviewed annually or more frequently if there is a material change to the assessment of risk. The objective of the policy is to strengthen CELC's financial resilience whilst avoiding holding funds unnecessarily. Restricted fund balances are utilised only in accordance with the funders objectives and are not available for the charity's general use. The trustees allocate to designated funds within the free reserves to provide for future probable expenditure and liabilities.

Restricted fund balances at the balance sheet date amount to £375K these are utilised only in accordance with the funders stated objectives and are not available for the charity's general use. The trustees have allocated £1,329K to designated funds within the free reserves to provide for future expenditure and liabilities to leave a general fund balance £792K. The current general fund reserves target as approved by the Board of Trustees is £692K. This is based on an assessment of the risks to CELC and the finances required to ensure the charity can carry on its activities, after allocation to designated funds, in the event of unplanned changes to its financial circumstances. The risk factors that have been taken into account include:

Trustees' annual report

For the year ended 31 March 2024

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- Reliance on Coventry City Council as a key funder and that this is now limited to 2 years funding
- The short-term nature of many current funding agreements.
- CELC's ability to reduce costs without having an impact on income streams; and
- The level of unrestricted reserves held as work-in-progress (representing Legal Aid casework in process) which are funds that are not readily available in liquid form.

The level of free reserves currently exceeds the target set by Trustees. Trustees have reviewed the reserves position and plans have been put in place to reduce this balance by:

- increasing expenditure on the development and volume of charitable services,
- making designations in respect moving and refurbishment costs associated with the office move for Coventry.
- Making provision for the charity to continue a workforce development programme and
- In addition, some of the funds held have been received in the current year but are committed against expenditure to be incurred in the following year inflating the value of the fund balances.

The trustees have a reasonable expectation that the charity will continue in operational existence for the foreseeable future (That being 12 months from the date of signing this report) and have therefore, used the going concern basis in preparing these financial statements.

This is based on the following assessment:

- The 2023-24 financial statements show CELC general funds of £791K which is in excess of the approved reserves target as outlined above.
- The balance sheet shows net assets of £2,495K, there now being no defined benefit pension scheme liability.
- In February 2024 the trustees approved the budget for 2024-25 showing a deficit of £135K. The excess of expenditure over income on restricted funds was predicted to be £83K. The unrestricted funds will show a deficit of £52K. This falls within the current loss tolerance and extra income over and above budget is commonly achieved.
- The three-year plan approved by trustees, including risk-based scenario planning such as cuts in grant funding and an increase in staff costs forecasts a decrease in the general funds over that time, especially in the final year. It is assumed over the three year period new sources of project funding and core funding will be successfully applied for, these are not currently included in the plan cashflows.
- The latest cashflow forecast (November 2024) indicates a balance of £839K at the month end November 2025.

### Investment policy

The trustees are empowered by the Articles of Association to invest the charity's money as they see fit and make their decisions with reference to the Charity Commission's guidance.

## Plans for the future

We have identified the following priorities for 2024–25

So, more people will know their rights and have access to justice leading to greater prosperity for individuals who are marginalised and disadvantaged we will seek to:

- Provide specialist legal expertise in Housing, Employment, Discrimination, Family, Public Law, Welfare Benefits, Immigration & Asylum and Community Care
- Provide holistic, wrap around intensive support for the most disadvantaged people
- Maintain and apply for Legal Aid contracts to support the delivery of our specialist areas of law and maintain relevant accreditation to continue and expand our work.
- Design and deliver effective and understandable public legal education on key rights
- Develop a workforce plan to invest in current and future generation of social welfare Lawyers.; investing in staff training and development; recruiting and training future lawyers; ensure staff wellbeing.
- Review and strengthen internal processes and policies and ensuring that we have an organisational structure with a skilled management and support systems to provide efficient systems and ways of working that will enable us to meet our aims.
- Expand our offer for the people of Birmingham supported by a new staff member to lead on development and partnerships in Birmingham.

In order that the social action and social justice work of organisations, practitioners and activists becomes more effective in enhancing legal capabilities of local communities and delivery of services we will seek to:

- Providing training, public legal education and support to voluntary and statutory partners and organisations so they better understand how rights and their power relates to their work.
- Develop and deliver legal education to front line workers in organisations and direct support to identify when the people they support need legal advice and referral pathways.
- Develop and maintain partnerships and funders that recognises the links between legal issues, poverty and health and inequalities including piloting a Health Justice Partnership with Coventry and Warwickshire ICB.
- Be a critical friend with key stakeholders and statutory organisations to help them better understand how system failure impacts on people's health and income.
- Maintain and expand relationships with universities and expand law clinics to deliver advice clinics to reach more marginalised communities.
- Develop and learn from client focus groups who have lived experience.

Through better coordinated, more effective action on shared priorities with our communities, we will work with policy makers to improve policy and systems, and their application and effect change to the law where needed by seeking to:

- Develop systems to understand the needs of our community – e.g. data collection systems, research, collaboration with partners, staff and client experiences. We will build on the findings of the local legal needs research project concluding this year.
- Provide staff the opportunities to develop capacity and skills to identify, prioritise and respond to the issues our community is facing including taking strategic legal action.
- Maintain and develop a proactive Public Law Team who work alongside all legal teams within the Law Centre Collect.
- Report and communicate evidence of the difference our work makes to people's lives including commissioning external evaluations.
- Undertake strategic communications work using targeted messages and channels appropriate for all our audience.
- Respond to consultations, calls for evidence, surveys and evaluation initiatives and local and national campaigns. We will contribute the Civil Legal Aid review and push for improvements to the legal aid system and promote access to justice for the most disadvantaged.

## Structure, governance and management

Central England Law Centre Ltd was registered with the Charity Commission and at Companies House in May 2015. It was formed following a special resolution passed in March 2015 to change the name and memorandum and articles of association of Coventry Law Centre Ltd, which was formed on 29 January 2001, acquiring the assets of Coventry Legal & Income Rights Trust which had been operating since 1976.

The company 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.

The directors of the company are also known as trustees for the purposes of charity law. All trustees give their time voluntarily and received no benefits from the Charity. Any expenses reclaimed from the charity are set out in note 6 to the accounts.

## Organisational structure

Central England Law Centre Ltd has a Board of up to 10 trustees who meet regularly at monthly board meetings, informal sub-committee meetings and by attendance at trustee away days. The trustee board are responsible for the strategic direction and policies of the charity. Elayne Hill, the Company Secretary and Chief Executive, attends all meetings of the Board but is not a board member.

Responsibility for the provision of services and for the delivery of the business plan is delegated to the Chief Executive. The charity operations are guided by policies which are approved by the trustees, and which provide a framework for the day to day running of all aspects of the organisation.

Responsibility for professional conduct and for meeting Solicitors Regulation Authority requirements is delegated to Lydia Nash, Solicitor and Head of Legal Casework and Compliance.

The charity employs 79 staff (as of 31<sup>st</sup> March 2024), of whom 58 are engaged in the direct provision of services.

The Law Centre holds the Specialist Quality Mark in each of the areas of law in which it offers advice and representation. This provides a structure for the delivery of advice and representation and sets standards for training of staff and for supervision of these services, which is delegated to each of the team supervisors.

## **Appointment of trustees**

The Articles of Association were changed in the year and require that trustees should retire every three years and may then stand for re-election. Previously one third of the board retired by rotation. No trustees term of office expired in the period up to and including the date of the AGM.

The nature of the work of the charity means it is important to maintain a skill mix amongst the trustees which includes knowledge and understanding of legal advice and representation, as well as an understanding of the issues relating to social exclusion and the specific social welfare needs of the population in the area in which the charity operates.

The charity has been successful in attracting several people with experience in legal advice and representation, as well as representatives from the local authority and trustees with experience of equality issues. Business and finance skills are also well represented within the trustee body, with one trustee being qualified accountant and others having experience of running their own businesses.

Potential new trustees are given a 'job description' and person specification for the role and are invited to submit an application and to attend an interview with the Chair, and the Chief Executive.

## **Trustee induction and training**

New trustees attend the Centre for a brief introduction to the work of the charity. They are provided with an information pack which covers:

- Their obligations as trustees;
- Memorandum and Articles of Association;
- Previous year's annual report and accounts; and
- Current year's business plan.

Training sessions continue to focus on the work undertaken by the organisation, allowing trustees to have more contact with staff and to gain an insight into the issues they face. In addition, where necessary, training takes place as part of the monthly meetings to ensure that issues being discussed are fully understood by trustees.

The Board undertakes an annual self-evaluation of its effectiveness. This enables identification of any skill gaps, and of the training needs of the Board. From this, an annual training plan is drawn

up. In addition, the effectiveness of working arrangements and information reporting is reviewed, and changes made where necessary.

## **Related parties and relationships with other organisations**

Central England Law Centre is a member of the Law Centres' Network. This is the national body which sets the framework for the operation of Law Centres, and membership is obligatory for any organisation which wants to operate as a Law Centre. Lydia Nash, Director of Legal Casework and Compliance served on the Management Committee of Law Centres Network in 2023–24.

The Law Centre works in partnership with other organisations where this assists in achieving our goal of reaching clients who most need our services and who may be hard to reach, and where the partner organisation offers complementary services that improve the overall effectiveness of our specialist legal advice. For example, we are partnering with Foleshill Women's Training, Kairos WWT, CRASAC (Coventry Rape and Sexual Abuse Centre) and Coventry Haven Women's Aid in Coventry Women's Partnership to deliver a holistic programme of support aimed at improving women's financial security. We provide a drop-in service at Hub Hodge Hill in Birmingham which is part of the Open-Door Community Foundation. We are also working with KIND Inc., a US based organisation, Islington Law Centre, Just Right Scotland, Coram Children's Legal Centre and Greater Manchester Immigration Aid Unit in a collaboration called Kids in Need of Defense UK. This is a national pro bono initiative to provide immigration advice to children.

We also work with local universities to provide volunteering opportunities for students and to extend our capacity to provide free advice. The Universities involved are Coventry, Warwick and Birmingham City University.

## **Remuneration policy for key management personnel**

The remuneration policy for all personnel with the exception of the Chief Executive is determined by a salary scale which is reviewed for potential cost of living increases annually by trustees. Trustees may review the scale itself from time to time, and in doing so would take account of market rates in comparable organisations. Trustees approve all salaries individually when they set the budget at the start of the year.

The salary for the Chief Executive was assessed by reference to market rates in comparable organisations when the post holder was appointed. It has been reviewed for inflation in line with other salaries in the organisation.

## **Funds held as custodian trustee on behalf of others**

Central England Law Centre does not perform this function.

## **Statement of responsibilities of the trustees**

The trustees (who are also directors of Central England Law Centre Limited 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
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice 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 charity 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;
- 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.

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 charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees on 31 March 2024 was 6 (2023: 9). The trustees are members of the charity, but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

## Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The trustees' annual report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The trustees' annual report has been approved by the trustees on DATE and signed on their behalf by

Dr Sarah Raistrick  
Chair

## Independent auditor's report

To the members of

Central England Law Centre Limited

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### Opinion

We have audited the financial statements of Central England Law Centre Limited (the 'charitable company') For the year ended 31 March 2024 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 of 31 March 2024 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
- 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.

### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Central England Law Centre Limited's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Independent auditor's report

To the members of

Central England Law Centre Limited

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### 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. The trustees are responsible for the other information contained within the annual report. 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. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

### Matters on which we are required to report by exception

In the light of the 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 trustees' annual 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 trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

### Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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

## Independent auditor's report

To the members of

### Central England Law Centre Limited

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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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

### Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
  - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.

## Independent auditor's report

To the members of

### Central England Law Centre Limited

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- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### Use of our report

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.

Fleur Holden (Senior statutory auditor)

DATE:

for and on behalf of Sayer Vincent LLP, Statutory Auditor  
110 Golden Lane, LONDON, EC1Y 0TG

Central England Law Centre Limited

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2024

	Note	Unrestricted £	Restricted £	2024 Total £	Unrestricted £	Restricted £	2023 Total £
<b>Income from:</b>							
Donations	2	7,284	600	<b>7,884</b>	20,944	600	21,544
Charitable activities							
Legal and other advisory services	3	1,116,878	2,220,459	<b>3,337,337</b>	1,109,258	1,574,667	2,683,925
Investments		41,671	–	<b>41,671</b>	19,249	–	19,249
Other	3	237,163	–	<b>237,163</b>	5,576	–	5,576
<b>Total income</b>		<b>1,402,996</b>	<b>2,221,059</b>	<b>3,624,055</b>	<b>1,155,027</b>	<b>1,575,267</b>	<b>2,730,294</b>
<b>Expenditure on:</b>							
Charitable activities	4						
Legal and other advisory services		1,237,187	2,161,819	<b>3,399,006</b>	1,174,670	1,856,439	3,031,109
Reversal of provision for liabilities and charges	4	–	–	<b>–</b>	–	–	–
<b>Total expenditure</b>		<b>1,237,187</b>	<b>2,161,819</b>	<b>3,399,006</b>	<b>1,174,670</b>	<b>1,856,439</b>	<b>3,031,109</b>
<b>Net income for the year</b>	6	<b>165,809</b>	<b>59,240</b>	<b>225,049</b>	<b>(19,643)</b>	<b>(281,172)</b>	<b>(300,815)</b>
Transfers between funds		(100,011)	100,011	–	(12,084)	12,084	–
<b>Net income / (expenditure) before other recognised gains</b>		<b>65,798</b>	<b>159,251</b>	<b>225,049</b>	<b>(31,727)</b>	<b>(269,088)</b>	<b>(300,815)</b>
Actuarial gains on defined benefit pension schemes	22	–	–	–	512,000	–	512,000
<b>Net movement in funds</b>		<b>65,798</b>	<b>159,251</b>	<b>225,049</b>	<b>480,273</b>	<b>(269,088)</b>	<b>211,185</b>
<b>Reconciliation of funds:</b>							
Total funds brought forward		2,054,760	215,665	<b>2,270,425</b>	1,574,487	484,753	2,059,240
<b>Total funds carried forward</b>		<b>2,120,558</b>	<b>374,916</b>	<b>2,495,474</b>	<b>2,054,760</b>	<b>215,665</b>	<b>2,270,425</b>

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 17a to the financial statements.

## Balance sheet

Company no. 04149673

As at 31 March 2024

	Note	£	2024 £	£	2023 £
<b>Fixed assets:</b>					
Tangible assets	11		-		-
<b>Current assets:</b>					
Work in progress	12	1,123,766		999,709	
Debtors	13	1,378,114		1,023,101	
Cash at bank and in hand		945,586		1,053,668	
		<u>3,447,466</u>		<u>3,076,478</u>	
<b>Liabilities:</b>					
Creditors: amounts falling due within one year	14	(951,992)		(806,053)	
<b>Net current assets</b>			<u>2,495,474</u>		<u>2,270,425</u>
<b>Total assets less current liabilities</b>			<u>2,495,474</u>		<u>2,270,425</u>
Defined benefit pension scheme liability	22		-		-
<b>Total net assets</b>			<u><u>2,495,474</u></u>		<u><u>2,270,425</u></u>
<b>The funds of the charity:</b>	17a				
Restricted income funds			374,916		215,665
Unrestricted income funds:					
Designated funds		1,328,891		621,232	
General funds		791,667		1,433,528	
Pension reserve		-		-	
Total unrestricted funds			<u>2,120,558</u>		<u>2,054,760</u>
<b>Total charity funds</b>			<u><u>2,495,474</u></u>		<u><u>2,270,425</u></u>

Approved by the trustees on DATE and signed on their behalf by

Dr Sarah Raistrick  
Chair

Central England Law Centre Limited

Statement of cash flows

For the year ended 31 March 2024

	Note	2024 £	£	2023 £	£
Cash flows from operating activities	18				
Net cash used in operating activities			(149,753)		(132,674)
Cash flows from investing activities:					
Interest received		41,671		19,249	
Net cash provided by investing activities			41,671		19,249
Change in cash and cash equivalents in the year			(108,082)		(113,425)
Cash and cash equivalents at the beginning of the year			1,053,668		1,167,093
Cash and cash equivalents at the end of the year	19		945,586		1,053,668

**1 Accounting policies**

**a) Statutory information**

Central England Law Centre Limited is a charitable company limited by guarantee and is incorporated in England and Wales.

The registered office address and principal place of business is Oakwood House, St Patrick's Road Entrance, Coventry, CV1 2HL.

**b) Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

**c) Public benefit entity**

The charitable company meets the definition of a public benefit entity under FRS 102.

**d) Going concern**

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

**e) Critical estimates and judgements**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next financial year are discussed below.

In November 2023 the charity withdrew from the Local Government Scheme, the last active employee having left the scheme. In previous years a defined benefit pension liability was estimated using actuarial estimates and calculations. This potential liability therefore no longer exists.

In August 2024 the charity moved premises on the cessation of the lease. In previous years a provision was made against the estimated share of dilapidation costs with the head tenant that would be incurred in returning the premises to their original condition. This provision has been reversed as it is assumed that the risk of incurring such a dilapidations charge is much diminished.

**f) Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Amounts receivable under contracts for legal services are scheduled on an accruals basis. Income reflects the fair value of services provided on each assignment, including expenses and disbursements.

Income received in excess of time recorded (inter partes costs) is recognised when the amounts have been agreed by third parties.

Unbilled income is shown as work in progress and is valued on an hourly rate as determined by the Legal Aid Agency. Unbilled disbursements expended are shown as debtors.

Other income is included when receivable.

**g) Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

**1 Accounting policies (continued)**

**h) Fund accounting**

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

**i) Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities includes the costs of providing legal and other advisory services
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**j) Allocation of support costs**

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

**k) Operating leases**

Rental charges are charged on a straight line basis over the term of the lease.

**l) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £2,500. 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.

Where fixed assets have been revalued, any excess between the revalued amount and the historic cost of the asset will be shown as a revaluation reserve in the balance sheet.

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:

- |                         |         |
|-------------------------|---------|
| ● Computer equipment    | 3 years |
| ● Office equipment      | 5 years |
| ● Property improvements | 5 years |

**m) Debtors**

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

**n) Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**o) Client accounts**

As part of working practices the charity holds third party funds in separate designated bank accounts. These funds are not assets of the charity and are not accounted for in these financial statements.

**p) Creditors and provisions**

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 due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

**q) Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**1 Accounting policies (continued)**

**r) Pensions**

For part of the year CELC was an admitted body of the West Midlands Pension Fund (WMPF), which is a defined benefit scheme. Employer's contributions to the pension scheme, which are made in accordance with consulting actuaries' periodic calculations to spread the cost of pensions over the employees' working lives, are charged in the year in which they become payable.

A cost of pension is calculated by the actuaries to comply with the accounting standard FRS 102 allocated to activities in proportion to employer contributions. The charity withdrew from the WMPF in November 2023 when the last active member left the scheme.

Retirement benefits to employees of the charity are now provided solely by Scottish Widows (a defined contribution scheme).

**2 Income from donations**

	Unrestricted £	Restricted £	<b>2024 Total £</b>	Unrestricted £	Restricted £	<b>2023 Total £</b>
Crispin Passmore Consulting Ltd	5,066	–	<b>5,066</b>	16,910	–	16,910
Other Donations	2,218	600	<b>2,818</b>	4,034	600	4,634
	<b>7,284</b>	<b>600</b>	<b>7,884</b>	<b>20,944</b>	<b>600</b>	<b>21,544</b>

The charity benefits greatly from the involvement and enthusiastic support of its many volunteers. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

## 3 Income from charitable activities

	2024			2023		
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Coventry City Council – grant	-	439,726	<b>439,726</b>	-	439,726	439,726
The Oak Foundation	-	96,000	<b>96,000</b>	-	96,000	96,000
The Legal Education Foundation	100,000	-	<b>100,000</b>	112,000	-	112,000
Esmee Fairbairn	100,000	-	<b>100,000</b>	150,000	-	150,000
Paul Hamlyn Foundation	33,000	-	<b>33,000</b>	22,500	-	22,500
Access to Justice Foundation	-	100,000	<b>100,000</b>	-	-	-
Legal Aid Agency	558,226	-	<b>558,226</b>	450,382	-	450,382
Other profit costs	-	-	-	91,724	-	91,724
Coventry University	86,316	-	<b>86,316</b>	85,016	-	85,016
University of Warwick	95,583	-	<b>95,583</b>	76,292	-	76,292
Birmingham City University	143,753	-	<b>143,753</b>	121,344	-	121,344
Access to Justice Foundation – IOTLS	-	75,733	<b>75,733</b>	-	-	-
Access to Justice Foundation – Support for Litigants in Person	-	-	-	-	54,084	54,084
Access Your Right To Care	-	22,479	<b>22,479</b>	-	21,624	21,624
Allen & Overy – Volunteers	-	10,000	<b>10,000</b>	-	10,000	10,000
Anchor Centre	-	9,016	<b>9,016</b>	-	9,016	9,016
Birmingham City Council – Asylum, Migration & Integration Fund	-	7,759	<b>7,759</b>	-	78,704	78,704
BVSC – Improving Outcomes for Inclusion Health Groups	-	10,000	<b>10,000</b>	-	-	-
City of Wolverhampton – Unaccompanied Asylum Seeking Children	-	37,500	<b>37,500</b>	-	-	-
Comic Relief – Ignite Project	-	-	-	-	40,767	40,767
Coventry & Warwickshire ICB – Health Justice Partnership	-	359,460	<b>359,460</b>	-	-	-
Coventry Building Society – Cost of Living Fund	-	10,000	<b>10,000</b>	-	5,000	5,000
Coventry Building Society – Homelessness Prevention Project	-	41,832	<b>41,832</b>	-	15,000	15,000
Coventry Building Society – Intensive Support	-	61,213	<b>61,213</b>	-	40,000	40,000
Coventry Building Society – Mental Health	-	39,354	<b>39,354</b>	-	30,000	30,000
Coventry Building Society – Welfare Benefits Cap	-	9,559	<b>9,559</b>	-	10,000	10,000
Coventry City Council – EUSS Compex Cases Project	-	8,086	<b>8,086</b>	-	46,093	46,093
Coventry City Council – Migrant Rights in the Community	-	68,633	<b>68,633</b>	-	28,641	28,641
Home Office – EUSS	-	37,619	<b>37,619</b>	-	-	-
Kids in Need of Defense	-	549,356	<b>549,356</b>	-	442,443	442,443
Legal Aid Agency – Trainee solicitors	-	17,559	<b>17,559</b>	-	-	-
Lloyds Bank Foundation – Sanctions Project	-	11,546	<b>11,546</b>	-	-	-
National Lottery – Action for Housing Project	-	67,522	<b>67,522</b>	-	-	-
NHS Innovation Fund – Enhanced Legal Support Project	-	14,402	<b>14,402</b>	-	7,201	7,201
Nuffield Foundation – Legal Needs Research	-	8,721	<b>8,721</b>	-	9,578	9,578
Outreach sessions	-	-	-	-	8,000	8,000
Smallwood Trust – DV Immigration NRPF	-	36,840	<b>36,840</b>	-	24,560	24,560
Smallwood Trust – Improving Financial Security of Women	-	54,547	<b>54,547</b>	-	53,082	53,082
The Baring Foundation – Community Justice	-	-	-	-	13,333	13,333
The Legal Education Foundation – Justice First Fellowships	-	5,000	<b>5,000</b>	-	31,815	31,815
Voluntary Action Coventry – Independent Health Complaints Advocacy	-	10,997	<b>10,997</b>	-	60,000	60,000
<b>Total income from charitable activities</b>	<b>1,116,878</b>	<b>2,220,459</b>	<b>3,337,337</b>	<b>1,109,258</b>	<b>1,574,667</b>	<b>2,683,925</b>

## Notes to the financial statements

For the year ended 31 March 2024

## 4a Analysis of expenditure (current year)

	Charitable activities £	Governance costs £	Support costs £	2024 Total £	2023 Total £
Staff costs (Note 7)	1,772,353	-	668,245	<b>2,440,598</b>	2,174,064
Insurance	16,704	375	-	<b>17,079</b>	18,986
Publications	2,392	-	-	<b>2,392</b>	2,644
Subscriptions	20,960	-	-	<b>20,960</b>	18,188
Courses	26,216	-	-	<b>26,216</b>	18,795
Disbursements	5,532	-	-	<b>5,532</b>	2,927
Communications	14,608	-	-	<b>14,608</b>	16,989
Premises costs	-	-	130,537	<b>130,537</b>	125,944
Other costs	-	-	198,906	<b>198,906</b>	153,916
Depreciation and sundry equipment	-	-	44,852	<b>44,852</b>	13,629
Printing, postage and stationery	-	-	16,571	<b>16,571</b>	13,550
Travel	-	-	3,099	<b>3,099</b>	3,030
Bank charges	-	-	676	<b>676</b>	285
Grant funded activities	459,849	-	-	<b>459,849</b>	454,060
Client payments	250	-	-	<b>250</b>	(461)
Audit	-	16,881	-	<b>16,881</b>	14,563
	<b>2,318,864</b>	<b>17,256</b>	<b>1,062,886</b>	<b>3,399,006</b>	<b>3,031,109</b>
Support costs	1,062,886	-	(1,062,886)	-	-
Governance costs	17,256	(17,256)	-	-	-
<b>Legal and other advisory services 2024</b>	<b>3,399,006</b>	<b>-</b>	<b>-</b>	<b>3,399,006</b>	
Legal and other advisory services 2023	3,031,109	-	-		3,031,109

Grant funded activities is expenditure specific to projects. This includes £338,982 (Note 5a) (2023: £346,413 (Note 5b)) we have received from funders to pay to partner organisations for work done on projects.

Notes to the financial statements

For the year ended 31 March 2024

4b Analysis of expenditure (prior year)

	Charitable activities £	Governance costs £	Support costs £	2023 Total £
Staff costs (Note 7)	1,510,355	-	663,709	2,174,064
Insurance	18,611	375	-	18,986
Publications	2,644	-	-	2,644
Subscriptions	18,188	-	-	18,188
Courses	18,795	-	-	18,795
Disbursements	2,927	-	-	2,927
Communications	16,989	-	-	16,989
Premises costs	-	-	125,944	125,944
Other costs	-	-	153,916	153,916
Depreciation and sundry equipment	-	-	13,629	13,629
Printing, postage and stationery	-	-	13,550	13,550
Travel	-	-	3,030	3,030
Bank charges	-	-	285	285
Grant funded activities	454,060	-	-	454,060
Client payments	(461)	-	-	(461)
Audit	-	14,563	-	14,563
	<u>2,042,108</u>	<u>14,938</u>	<u>974,063</u>	<u>3,031,109</u>
Support costs	974,063	-	(974,063)	-
Governance costs	14,938	(14,938)	-	-
<b>Legal and other advisory services 2023</b>	<u><u>3,031,109</u></u>	-	-	<u><u>3,031,109</u></u>

Grant funded activities is expenditure specific to projects. This includes £346,413 (Note 5b) we have received from funders to pay to partner organisations .



Notes to the financial statements

For the year ended 31 March 2024

**7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel**

Staff costs were as follows:

	2024 £	2023 £
Salaries and wages	2,152,196	1,893,302
Redundancy and termination costs	-	2,004
Social security costs	197,629	185,247
Employer's contribution to defined contribution pension schemes	85,352	56,175
Operating costs of defined benefit pension schemes	-	28,996
Recruitment costs	6,121	8,340
	<b>2,441,298</b>	<b>2,174,064</b>

The redundancy and termination costs were settled and £2,004 was paid in May 2022.

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2024 No.	2023 No.
£60,000 – £69,999	1	1

Key management personnel include the Trustees, the Chief Executive Officer, the Deputy Chief Executive Officer, the Director of Finance & IT and the Director of Legal Casework & Compliance. The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £202,625 (2023: £193,221).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

No trustee received any remuneration in either year. No trustee expenses were paid for by the charity in the year (2023: £nil for 0 trustees).

**8 Staff numbers**

The average number of employees (head count based on number of staff employed) during the year was 79 (2023: 69).

Staff are split across the activities of the charitable company as follows :

	2024 No.	2023 No.
Support staff	21	21
Legal and advisory staff	58	48
	<b>79</b>	<b>69</b>

Notes to the financial statements

For the year ended 31 March 2024

**9 Related party transactions**

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

Aggregate donations from related parties were £nil (2023: £nil).

Councillor Abdul Jobbar is a member of Coventry City Council.

As Cllr Jobbar does not have significant control over decisions regarding funding for the Law Centre made by Coventry City Council, the Trustees have not included any details of funding under related parties.

**10 Taxation**

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

**11 Tangible fixed assets**

	Property improvements £	Computer equipment £	Office equipment £	Total £
<b>Cost</b>				
At the start of the year	66,902	69,568	23,724	<b>160,194</b>
At the end of the year	66,902	69,568	23,724	<b>160,194</b>
<b>Depreciation</b>				
At the start of the year	66,902	69,568	23,724	<b>160,194</b>
Charge for the year	-	-	-	-
At the end of the year	66,902	69,568	23,724	<b>160,194</b>
<b>Net book value</b>				
<b>At the end of the year</b>	-	-	-	-
At the start of the year	-	-	-	-

All of the above assets are used for charitable purposes.

**12 Work in progress**

	2024 £	2023 £
Legal work performed but unbilled at year end	<b>1,123,766</b>	999,709
	<b>1,123,766</b>	999,709

**13 Debtors**

	2024 £	2023 £
Other debtors including disbursements	<b>925,973</b>	739,876
VAT	<b>26,898</b>	5,497
Prepayments and accrued income	<b>425,243</b>	277,728
	<b>1,378,114</b>	1,023,101

## Notes to the financial statements

For the year ended 31 March 2024

## 14 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	417,413	356,604
Taxation and social security	46,104	39,454
Other creditors	-	88,825
Pension creditor	14,465	12,624
Accruals	73,599	51,610
Provision for liabilities and charges	178,000	163,000
Deferred income	222,411	93,936
	<b>951,992</b>	<b>806,053</b>

## 15 Deferred income

Deferred income represents grants received relating to future periods or where the performance related conditions have not yet been met by the charity.

	2024 £	2023 £
Balance at the beginning of the year	93,936	111,408
Receipts in advance	1,713,209	1,557,795
Released to income in the year	(1,584,734)	(1,575,267)
Balance at the end of the year	<b>222,411</b>	<b>93,936</b>

## 16a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	-	-	-
Current assets	1,521,248	1,328,891	597,327	3,447,466
Current liabilities	(729,581)	-	(222,411)	(951,992)
<b>Net assets at 31 March 2024</b>	<b>791,667</b>	<b>1,328,891</b>	<b>374,916</b>	<b>2,495,474</b>

## 16b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	-	-	-
Current assets	2,145,645	621,232	309,601	3,076,478
Current liabilities	(712,117)	-	(93,936)	(806,053)
<b>Net assets at 1 April 2023</b>	<b>1,433,528</b>	<b>621,232</b>	<b>215,665</b>	<b>2,270,425</b>

## Notes to the financial statements

For the year ended 31 March 2024

## 17a Movements in funds (current year)

	At 1 April 2023 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2024 £
<b>Restricted funds:</b>					
Coventry City Council – grant	-	439,726	(439,726)	-	-
The Oak Foundation	-	96,000	(96,000)	-	-
Access to Justice Foundation	-	100,000	(100,000)	-	-
Subscription fund	-	600	(600)	-	-
Coventry Building Society – Homelessness Prevention Project	-	41,832	(41,832)	-	-
Coventry Building Society – Mental Health	-	39,354	(39,354)	-	-
Coventry Building Society – Intensive Support	-	61,213	(61,213)	-	-
Coventry Building Society – Welfare Benefits Cap	-	9,559	(9,559)	-	-
Coventry Building Society – Cost of Living Fund	-	10,000	(10,011)	11	-
Voluntary Action Coventry – Independent Health Complaints Advocacy	8,659	10,997	(19,656)	-	-
Anchor Centre	-	9,016	(9,016)	-	-
Kids in Need of Defense	207,984	549,356	(771,221)	100,000	<b>86,119</b>
Allen & Overy – Volunteers	-	10,000	(10,000)	-	-
Smallwood Trust – Improving Financial Security of Women	-	54,547	(54,547)	-	-
Smallwood Trust – DV Immigration NRPF	-	36,840	(36,840)	-	-
Coventry City Council – EUSS Compex Cases Project	-	8,086	(8,086)	-	-
Coventry City Council – Migrant Rights in the Community	-	68,633	(68,633)	-	-
Access Your Right To Care	-	22,479	(22,479)	-	-
The Legal Education Foundation – Justice First Fellowships	-	5,000	(5,000)	-	-
Nuffield Foundation – Legal Needs Research	-	8,721	(8,721)	-	-
NHS Innovation Fund – Enhanced Legal Support Project	-	14,402	(14,402)	-	-
Coventry & Warwickshire ICB – Health Justice Partnership	(978)	359,460	(69,685)	-	<b>288,797</b>
Birmingham City Council – Asylum, Migration & Integration Fund	-	7,759	(7,759)	-	-
City of Wolverhampton – Unaccompanied Asylum Seeking Children	-	37,500	(37,500)	-	-
Access to Justice Foundation – IOTLS	-	75,733	(75,733)	-	-
Home Office – EUSS	-	37,619	(37,619)	-	-
Legal Aid Agency – Trainee solicitors	-	17,559	(17,559)	-	-
Lloyds Bank Foundation – Sanctions Project	-	11,546	(11,546)	-	-
National Lottery – Action for Housing Project	-	67,522	(67,522)	-	-
BVSC – Improving Outcomes for Inclusion Health Groups	-	10,000	(10,000)	-	-
<b>Total restricted funds</b>	<b>215,665</b>	<b>2,221,059</b>	<b>(2,161,819)</b>	<b>100,011</b>	<b>374,916</b>
<b>Designated funds:</b>					
Transformation fund	77,452	-	(73,833)	(3,619)	-
Kind Unbound Philanthropy Fund	100,000	-	-	(100,000)	-
Crispin Passmore donation	28,780	5,066	(10,955)	-	<b>22,891</b>
Property Security Fund	415,000	-	-	(415,000)	-
New premises, premises improvement fund	-	-	-	225,000	<b>225,000</b>
New Projects Fund	-	-	-	249,000	<b>249,000</b>
Work In Progress Fund	-	-	-	105,000	<b>105,000</b>
Grant Cessation Adaption Fund	-	-	-	352,000	<b>352,000</b>
Workforce Development Fund	-	-	-	375,000	<b>375,000</b>
<b>Total designated funds</b>	<b>621,232</b>	<b>5,066</b>	<b>(84,788)</b>	<b>787,381</b>	<b>1,328,891</b>
<b>General funds</b>	<b>1,433,528</b>	<b>1,072,278</b>	<b>(826,747)</b>	<b>(887,392)</b>	<b>791,667</b>
Coventry University	-	86,316	(86,316)	-	-
University of Warwick	-	95,583	(95,583)	-	-
Birmingham City University	-	143,753	(143,753)	-	-
<b>Total unrestricted funds</b>	<b>1,433,528</b>	<b>1,397,930</b>	<b>(1,152,399)</b>	<b>(887,392)</b>	<b>791,667</b>
<b>Pension reserve</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total funds including pension fund</b>	<b>2,270,425</b>	<b>3,624,055</b>	<b>(3,399,006)</b>	<b>-</b>	<b>2,495,474</b>

**17a Movements in funds (continued)**

The narrative to explain the purpose of each fund is given at the foot of the note below.

The grant received from Birmingham City Council for the Asylum, migration and integration fund project has been agreed on the basis that the Law Centre makes a contribution towards the costs of the project. This contribution was £0 for the year (2023: £11,075).

In 2019/20 £220,000 was allocated to a designated reserve for a transformation programme as agreed by the Trustees. In 2021/22 the Trustees agreed to allocate a further £50,000 to increase capacity. The funds are expected to be spent over the period April 2020 – March 2024. The purpose of the expenditure is to strengthen the internal systems and processes of the Law Centre and to create management capacity to develop and implement our future strategy. The costs include a Process and Change Manager, an interim management promotion and assistant support to the management team. The funds were exhausted in the year.

In 2020/21 £100,000 has been designated by the Trustees to the Kind Unbound Philanthropy Fund. Previous grants from this funder have been restricted to the furtherance of the objectives of the KIND project. Although this grant is unrestricted, the Trustees have determined that it will be solely applied to KIND. The designated funds were applied to KIND in the year to March 2023 and utilized in the year to March 2024.

The Coventry premises are occupied under a sub lease with the primary lessee of the property. It came to the attention of the Trustees in the year to March 2022 that the primary lessee was uncertain as to whether they would renew the existing lease with the landlord. The lease agreement provides for the property to be returned to its original condition as at the time the agreement was entered into. A schedule of dilapidations was commissioned by the primary lessee. CELC's share of the dilapidations schedule was an estimated cost of £200,000 (May 2021). Therefore the Trustees decided to allocate an equivalent sum to a designated fund to provide for such an eventuality over and above any amount already written off through the SOFA as a recognised provision against such costs. A further review of dilapidation costs in view of new developments with the lease arrangements led to the de designation of the dilapidations fund in the previous year. At the time should the lease be terminated, CELC would have needed to move to new premises, either leasehold or freehold. The Trustees therefore allocated £415,000 to the Property Security Fund to cover the costs of a deposit payment on a suitable premises should a freehold property be acquired, legal fees and relocation costs. During the year to March 2024 new leasehold premises were identified and it was determined that a move to the new premises should take place in the year to 31st March 2025. The Property Security Fund being no longer required was de-designated.

Crispin Passmore a former CEO of CELC makes an annual donation to support the work of CELC. The Trustees have determined that these funds should be set aside for the development of trainee legal staff within CELC and as such a designated fund has been created.

The Trustees are aware of the difficulties being faced by employees in the current "Economic crisis." A sum was allocated to a Cost Of Living fund to provide for a one-off payment to staff in the year 2022/23.

New leasehold premises having been secured and to be relocated in the year to March 2025, the Trustees allocated funds to the New Premises Fund to cover improvements required, costs of moving and loss of income due to disruption to work during the period of the move.

The Trustees agreed to allocate funds to a New Projects Fund. This is to ensure that funds are available to set up a project where immediate need is identified but funding is not yet secured or to bridge gaps in funding where the project funding stream is not continuous. Such funding is required to expand the capacity of the Welfare Benefits Team to develop a hub to bring together our poverty work, which will be financed from internal resources in 2024 until external funding is successfully secured. Similarly, a project meeting the needs of survivors of domestic violence will be established in 2024 and draw upon this fund prior to securing external funding. The Oak Foundation funding ceases in 2024 and is renewed at a date later than the cessation date, so funding is not continuous, this fund will be utilised to resource the interim period.

The Work in Progress Fund recognises that long term work in progress, over one year old with no movement on the matter in the last year is not part of the current working capital of the charity and therefore not readily available for use elsewhere within the activities of the organisation.

The accounts are drawn up on the assumption that core funding streams will continue or be replaced by similar income should they cease in the future. The Grant Cessation Adaption Fund is an amount set aside should core funding streams cease to ensure that the required changes to core costs and activities can be made in an efficient, gradual and phased manner, to best serve the needs of the organisation and its beneficiaries preventing the sudden cessation of some services.

The Workforce Development Fund represents reserves put aside to provide for the development of competitive pay and benefits, to address current staff recruitment difficulties.

The General Fund balance is that which remains after designations from unrestricted funds and represents the working capital of the charity, needed to meet monthly and quarterly outgoings

## Notes to the financial statements

For the year ended 31 March 2024

## 17b Movements in funds (prior year)

	At 1 April 2022 £	Income & gains £	Expenditure & losses £	Transfers £	At 1 April 2023 £
<b>Restricted funds:</b>					
Coventry City Council – grant	-	439,726	(439,726)	-	-
The Oak Foundation	-	96,000	(96,000)	-	-
Subscription fund	-	600	(600)	-	-
Access to Justice Foundation – IOTLS	-	15,000	(15,000)	-	-
Access to Justice Foundation – Support for Litigants in Person	-	30,000	(30,000)	-	-
Access Your Right To Care	-	40,000	(40,000)	-	-
Coventry Building Society – Ukraine Support	-	10,000	(10,000)	-	-
Coventry Building Society – Cost of Living Fund	-	5,000	(6,009)	1,009	-
Voluntary Action Coventry – Independent Health Complaints Advocacy	5,009	60,000	(56,350)	-	<b>8,659</b>
Anchor Centre	-	9,016	(9,016)	-	-
Comic Relief – Ignite Project	-	40,767	(40,767)	-	-
Kids in Need of Defense	479,744	442,443	(714,203)	-	<b>207,984</b>
Allen & Overy – Volunteers	-	10,000	(10,000)	-	-
Smallwood Trust – Improving Financial Security of Women	-	53,082	(53,082)	-	-
Smallwood Trust – DV Immigration NRPf	-	24,560	(24,560)	-	-
Coventry City Council – EUSS Complex Cases Project	-	46,093	(46,093)	-	-
Coventry City Council – Migrant Rights in the Community	-	28,641	(28,641)	-	-
Access Your Right To Care	-	21,624	(21,624)	-	-
Access to Justice Foundation – Support for Litigants in Person	-	54,084	(54,084)	-	-
The Baring Foundation – Community Justice	-	13,333	(13,333)	-	-
The Legal Education Foundation – Justice First Fellowships	-	31,815	(31,815)	-	-
Nuffield Foundation – Legal Needs Research	-	9,578	(9,578)	-	-
NHS Innovation Fund – Enhanced Legal Support Project	-	7,201	(7,201)	-	-
Coventry & Warwickshire ICB – Health Justice Partnership	-	-	(978)	-	<b>(978)</b>
Birmingham City Council – Asylum, Migration & Integration Fund	-	78,704	(89,779)	11,075	-
Outreach sessions	-	8,000	(8,000)	-	-
<b>Total restricted funds</b>	<b>484,753</b>	<b>1,575,267</b>	<b>(1,856,439)</b>	<b>12,084</b>	<b>215,665</b>
<b>Designated funds:</b>					
Transformation fund	159,607	-	(82,155)	-	<b>77,452</b>
Legal Support fund	169,176	-	(157,464)	(11,712)	-
Kind Unbound Philanthropy Fund	100,000	-	-	-	<b>100,000</b>
Crispin Passmore donation	-	16,910	(4,256)	16,126	<b>28,780</b>
Dilapidations fund	52,000	-	-	(52,000)	-
Property Security Fund	415,000	-	-	-	<b>415,000</b>
Cost of Living fund	100,000	-	(99,174)	(826)	-
<b>Total designated funds</b>	<b>947,978</b>	<b>16,910</b>	<b>(343,049)</b>	<b>(48,412)</b>	<b>621,232</b>
<b>General funds</b>	<b>1,066,704</b>	<b>855,465</b>	<b>(524,969)</b>	<b>36,328</b>	<b>1,433,528</b>
Coventry University	-	85,016	(85,016)	-	-
University of Warwick	-	76,292	(76,292)	-	-
Birmingham City University	-	121,344	(121,344)	-	-
<b>Total unrestricted funds</b>	<b>1,066,704</b>	<b>1,138,117</b>	<b>(807,621)</b>	<b>36,328</b>	<b>1,433,528</b>
<b>Pension reserve</b>	<b>(488,000)</b>	<b>488,000</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total funds including pension fund</b>	<b>2,011,435</b>	<b>3,218,294</b>	<b>(3,007,109)</b>	<b>-</b>	<b>2,270,425</b>

The narrative to explain the purpose of each fund is given at the foot of the note below.

17b Movements in funds (continued)

**Purposes of restricted funds**

<p>Access to Justice Foundation – Improving Lives through Advice</p>	<p>Core costs to support the delivery of free legal advice to marginalised people and communities.</p>
<p>Access to Justice Foundation – Improving outcomes through legal advice</p>	<p>To sustain and improve access to early social welfare and family legal support and advice to enable users to resolve their problems as early as possible and avoid the need for court and tribunal processes where possible.</p>
<p>Access to Justice Foundation – Support for Litigants in Person</p>	<p>Delivery of advice and support to Litigants in Person with employment rights issues, and research seeking to understand the role of early advice in reducing the number of cases being heard in Tribunals.</p>
<p>Access Your Right To Care</p>	<p>To provide consultancy support to Access – a social care charity.</p>
<p>Allen &amp; Overy – Volunteers</p>	<p>A contribution to supporting student pro bono clinics.</p>
<p>Anchor Centre</p>	<p>Advice and casework for people that are homeless or insecurely housed.</p>
<p>Birmingham City Council – Asylum, Migration &amp; Integration Fund</p>	<p>Foundations of Integration project. To improve provisions to support Third Country Nationals (TCNs) in accessing information, advice and guidance to further their integration and contributing to the development of an online portal.</p>
<p>BVSC – Improving Outcomes for Inclusion Health Groups</p>	<p>To support improved health and care outcomes Birmingham's most vulnerable citizens in inclusion health groups with a focus on new migrants, refugees and asylum seekers.</p>
<p>City of Wolverhampton – West Midlands Strategic Partnership</p>	<p>To provide immigration advice to social workers in 14 local authorities</p>
<p>Comic Relief (via Early Action Neighbourhood Fund)</p>	<p>To fund the Ignite project – a change programme in partnership with Grapevine to promote early action in two public services in Coventry.</p>
<p>Coventry &amp; Warwickshire ICB – Health Justice Partnership</p>	<p>Provision of proactive and early social welfare advice to NHS primary care patients in the Coventry and Warwickshire Area.</p>
<p>Coventry Building Society – Cost of Living Fund</p>	<p>Support to help those impacted by the Cost of Living crisis.</p>
<p>Coventry Building Society – Homelessness Prevention Project</p>	<p>Funding for housing advice to prevent Homelessness.</p>
<p>Coventry Building Society – Intensive Support</p>	<p>Providing intensive support to people facing housing issues.</p>
<p>Coventry Building Society – Mental Health</p>	<p>Providing support to people with mental health issues facing housing issues to maintain tenancies and improve housing situation.</p>
<p>Coventry Building Society – Welfare Benefits Cap</p>	<p>Providing welfare benefits advice and casework to people facing benefit cap.</p>
<p>Coventry City Council – EUSS Complex Cases Project</p>	<p>Support with Complex Case EUSS applications. Marketing of service. Training to frontline workers (particularly those working directly with vulnerable and at-risk nationals), organisations and groups across Coventry to raise awareness of EUSS.</p>
<p>Coventry City Council – Core grant</p>	<p>To provide social welfare legal casework for people in Coventry.</p>
<p>Coventry City Council – Migrant Rights in the Community</p>	<p>To provide outreach services and advice to community organisations and immigrants to raise awareness legal rights and access to related services.</p>
<p>Home Office – EUSS</p>	<p>Support with Complex Case EUSS applications. Marketing of service. Training to frontline workers (particularly those working directly with vulnerable and at-risk nationals), organisations and groups across Coventry to raise awareness of EUSS.</p>
<p>Kids in Need of Defense</p>	<p>Working with a consortium to provide pro bono service for children to receive immigration advice.</p>
<p>Legal Aid Agency – Trainee solicitors</p>	<p>To provide support to trainee solicitors employed by CELC</p>
<p>Lloyds Bank Foundation – Sanctions Project</p>	<p>A project to explore potential discrimination and bias in the universal credit sanctions system in partnership with the Public Law Project.</p>
<p>National Lottery – Action for Housing Project</p>	<p>Short-term funding for the Action on Housing Rights project in which student volunteers produced Public Legal Education (PLE) resources for people living in temporary accommodation in Birmingham.</p>
<p>NHS Innovation Fund – Enhanced Legal Support Project</p>	<p>Specialist legal advice and representation extending to issues beyond the legal matter targeted at people with mental health issues.</p>
<p>Nuffield Foundation – Legal Needs Research</p>	<p>Local qualitative research into the impact of the pandemic on the rights of those with longstanding legal needs and disabilities and the role of trusted intermediaries in supporting access to justice.</p>

17b Movements in funds (continued)

Smallwood Trust – Birmingham NRPf Women's Support Network	Partnership project in Birmingham to support women, and their children, with no recourse to public funds and experiencing domestic abuse to gain legal assistance and practical and emotional support as well as develop a programme to bring about systems change for women with NRPf in Birmingham.
Smallwood Trust – Improving Financial Security of Women	A partnership with Women's Organisations in Coventry to provide more co-ordinated services for vulnerable women.
Subscription fund	A regular donation to pay for a subscription is made by an ex-employee.
The Baring Foundation – Community Justice	Core funding to support delivery of free social welfare legal advice for marginalised people and communities.
The Legal Education Foundation – Justice First Fellowships	Funding to support training contracts for social welfare lawyers.
The Oak Foundation	Support for core costs of Birmingham service with a focus on expanding law centre capacity to reduce the number of people who are homeless/at risk of homelessness by providing expert legal advice/representation in welfare benefits, debt, housing, community care, immigration and public law.
Voluntary Action Coventry – Independent Health Complaints Advocacy	To provide independent advocacy to people with health complaints throughout Coventry.
<b>Purposes of contracts</b>	
Coventry University	For supervision of students to run advice clinics alongside staff
University of Warwick	For supervision of students to run advice clinics alongside staff
Birmingham City University	For supervision of students to run advice clinics alongside staff

18 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2024 £	2023 £
<b>Net income for the reporting period (as per the statement of financial activities)</b>	<b>225,049</b>	211,185
Depreciation charges	–	–
Interest receivable	<b>(41,671)</b>	(19,249)
Increase in work in progress	<b>(124,057)</b>	(112,409)
Decrease/(increase) in debtors	<b>(355,013)</b>	293,495
(Decrease)/increase in creditors	<b>145,939</b>	(17,696)
Increase/(Decrease) in pension scheme liability	–	(488,000)
<b>Net cash provided by / (used in) operating activities</b>	<b>(149,753)</b>	(132,674)

19 Analysis of cash and cash equivalents

	At 1 April 2023 £	Cash flows £	At 31 March 2024 £
Cash at bank and in hand	1,053,668	(108,082)	<b>945,586</b>
<b>Total cash and cash equivalents</b>	<b>1,053,668</b>	<b>(108,082)</b>	<b>945,586</b>

20 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods.

	Property*		Equipment	
	2024 £	2023 £	2024 £	2023 £
Less than one year	<b>48,659</b>	–	<b>3,956</b>	3,956
One to five years	<b>259,517</b>	–	<b>11,522</b>	14,689
Over five years	<b>16,220</b>	–	–	789
	<b>324,397</b>	–	<b>15,478</b>	19,434

\*The property lease was entered into and signed on the 24th June 2024 commencing on 1st July 2024 with a break clause after 5 years.

21 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

## 22 Pension commitments

On 21 November 2023 the charity closed to the defined benefit scheme, managed by the West Midlands Pension Fund (WMPF), to future accrual, which impacted 1 member of staff. The assets of the scheme are held separately from those of the charity by West Midlands Pension Fund. Contributions to the scheme were charged to the Statement of Financial Activities so as to spread the cost of pensions over the employees' working lives with the charity. The cost of CELC's employer contribution to WMPF for the period ended 21 November 2023 was £2,929 (2023 £4,346), employee contributions £1,269 (2023 £1,894).

On withdrawal from the WMPF the scheme actuary calculated a valuation on a cessation basis and an asset net of expenses of £215,000 was realised. The valuation in the previous year was calculated on an FRS102 basis and as such, it is not possible to reconcile this with the realised asset

### Cessation Basis Valuations

For the purposes of withdrawal from the WMPF the scheme actuary provided two cessation valuations as at 21st November 2023 based on current actuarial assumptions

	Funding Position 1		Funding Position 2	
	£000	£000	£000	£000
<b>Surplus/(deficit) at 31 March 2022</b>		471		471
Interest on surplus/(deficit)	34		34	
Investment underperformance	(210)		(210)	
Contributions less than cost of accrual	(6)		(6)	
Change in market conditions	864		771	
Move to cessation funding assumptions	(640)		(640)	
Allowance for April 2024 PI	(99)		(99)	
Membership Experience	(199)		(106)	
<b>Surplus/(deficit) at cessation date</b>		<b>215</b>		<b>215</b>

<b>Principal Actuarial Assumptions</b>	Basis of valuation	Cessation Nov-23	FRS 102 2023
Discount rate for scheme liabilities		<b>4.30%</b>	4.75%
Rate of increase in salaries		<b>3.90%</b>	4.00%
Rate of increase of pensions		<b>2.90%</b>	3.00%

The current mortality assumptions include sufficient allowance for future improvements in mortality rates. The assumed life expectations on retirement age 65 are:

<i>Retiring today</i>			
Males		<b>21.0</b>	20.9
Females		<b>24.8</b>	24.7
<i>Retiring in 20 years</i>			
Males		<b>22.3</b>	22.1
Females		<b>25.7</b>	25.7

FRS102 valuations below are provided for comparative purposes only

The charitable company's share of the assets and liabilities in the scheme and the expected rates of return were:

	Nov-23 Expected rate of return	Value Nov-23 £'000	2023 Expected rate of return	Value 2023 £'000
Equities		-		1,994
Government Bonds		-		645
Other Bonds		-		-
Property		-		205
Cash/liquidity		-		88
Other		-		-
<b>Total market value of assets</b>		-	1.35%	2,932
Present value of scheme liabilities – Funded		-		(2,543)
<b>Surplus/(Deficit) in the scheme</b>		-		389

To develop the expected long-term rate of return on assets assumption, the employer considered the current level of expected returns on risk free investments (primarily government bonds), the historical level of the risk premium associated with the other asset classes in which the portfolio is invested and the expectations for future returns of each asset class. The expected return for each asset class was then weighted based on the asset allocation to develop the expected long-term rate of return on assets assumption for the portfolio. This resulted in the selection of the above assumptions.

22 The total return on the fund assets for the year to 31 March 2023 is £40,000.

**Pension commitments (continued)**

	Nov-23 £'000	2023 £'000
<b>Amounts recognised in the statement of financial activities:</b>		
Service cost	-	16
Net interest on the defined liability (asset)	-	13
Administration expenses	-	-
<b>Total operating charge</b>	-	29

Notes to the financial statements

For the year ended 31 March 2024

The actuarial gains and losses for the current year are recognised in the statement of financial activities.

	Nov-23 £'000	2023 £'000
<b>Change in benefit obligations</b>		
Benefit obligation brought forward		3,444
Service cost	-	16
Interest cost	-	92
Change in financial assumptions	-	(1,136)
Change in demographic assumptions	-	50
Experience (gain) on defined benefit obligations	-	146
Contributions by scheme participants	-	2
Past service costs, including curtailments	-	-
Estimated benefits paid net of transfers in	-	(71)
	-	2,543

	Nov-23 £'000	2023 £'000
<b>Change in plan assets</b>		
Fair value of plan assets brought forward		2,956
Interest on assets	-	79
Return on assets less interest	-	(95)
Other actuarial gain	-	56
Administration expenses	-	-
Contributions by employer including unfunded	-	5
Contributions by Fund participants	-	2
Estimated benefits paid net of transfers in	-	(71)
	-	2,932

The employer expects to contribute £4,500 in the year to 31 March 2024.

**Five year history of experience adjustments**

	2024 £'000	2023 £'000	2022 £'000	2021 £'000	2020 £'000
Benefit obligation at year end	-	2,543	3,444	3,600	2,842
Fair value of plan assets at end of year	-	2,932	2,956	2,783	2,346
Deficit	-	389	(488)	(817)	(496)