

# WOKINGHAM AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1027729

## Details

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Other names	WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	<a href="#">02862148</a>
Registered	1993-10-27
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Wokingham & District CAB Second Floor Waterford House Erfstadt Court Wokingham Berkshir
Phone	01189787258
Email	<a href="mailto:admin@citizensadvicewokingham.org.uk">admin@citizensadvicewokingham.org.uk</a>
Website	<a href="http://www.citizensadvicewokingham.org.uk">www.citizensadvicewokingham.org.uk</a>

## Activities

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**Objects:** THE PROMOTION OF ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY IN THE AREA OF THE WOKINGHAM DISTRICT COUNCIL, AS DEFINED AT THE DATE OF INCORPORATION OF THE COMPANY, BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS

**Activities:** To provide the advice people need for the problems they face and to improve the policies and practices that affect peoples lives.

## Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- **Area of benefit:** WOKINGHAM AND DISTRICT
- Wokingham

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£550,479	£513,503	£166,061	13
2024-03-31	£559,538	£556,828	£121,577	21
2023-03-31	£536,684	£527,018	£118,867	21
2022-03-31	£475,033	£471,673	-	-
2021-03-31	£446,754	£406,872	-	-

## Trustees

Name	Role	Appointed
Alison Lucas		2022-06-14
Anne Deller		2016-09-16
Jan Cameron		2020-08-05
Joseph Peter Gurney		2023-11-15
Keith Ramsay Miller		2025-05-13
Maria Jesus Juarez Perez		2022-05-04
Richard Haydn Middleton		2024-10-28
Stephen Robert Price		2024-10-28
Susan De Quidt		2023-11-15

**WOKINGHAM AND DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1027729

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# Accounts

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**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**UNAUDITED FINANCIAL STATEMENTS**

**31 MARCH 2025**

**Company Registration Number 02862148**

**Charity Number 1027729**

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**

**FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2025**

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**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2025**

The trustees, who are also directors for the purposes of charity law, have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2025.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Registered Charity Name</b>	Wokingham & District Citizens Advice Bureau
<b>Charity registration number</b>	1027729
<b>Company registration number</b>	02862148
<b>Honorary Founder Member</b>	Mrs A R Potts
<b>Trustees committee</b>	<p>Ms J Cameron - Vice Chair &amp; People, Culture &amp; Communication</p> <p>Ms A Deller Chair &amp; Audit, Risk &amp; Remuneration Committee</p> <p>Mrs M Juarez Perez - Quality &amp; Performance Committee</p> <p>Mrs A Lucas - People, Culture &amp; Communication Committee</p> <p>Ms N Lynam (resigned 23 May 2025)</p> <p>Ms S De Quidt - People, Culture &amp; Communication Committee</p> <p>Mr J P Gurney - Quality &amp; Performance Committee</p> <p>Mr R H Middleton (appointed 29 October 2024) - Audit, Risk</p> <p>Mr S R Price (appointed 29 October 2024) - Quality &amp; Performance</p> <p>Mr K R Miller (appointed 25 June 2025) -Treasurer &amp; Audit, Risk</p>
<b>Registered office</b>	<p>Waterford House</p> <p>Erfstadt Court</p> <p>Wokingham</p> <p>Berkshire</p> <p>RG40 2YF</p>
<b>Operational address</b>	<p>Waterford House</p> <p>Erfstadt Court</p> <p>Wokingham</p> <p>Berkshire</p> <p>RG40 2YF</p>
<b>Chief Executive</b>	Ms R Hassan

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2025  
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<b>Charity secretary</b>	Ms A Deller
<b>Independent reviewer</b>	Julie Tattersdill 33 Manor Road Wokingham Berkshire RG41 4AR
<b>Bankers</b>	HSBC Bank plc 1-2 Market Place Wokingham Berkshire RG40 1AL
<b>Solicitors</b>	Clifton Ingram LLP 22-24 Broad Street Wokingham Berkshire RG40 1BA

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2025  
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## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The organisation is a charitable company limited by guarantee, incorporated on 13 October 1993 and registered as a charity on 27 October 1993. The charity 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. In the event of the charity being wound up members are required to contribute an amount not exceeding £1.

### **Recruitment and appointment of Trustees**

The trustees of the charity are also charity trustees for the purposes of charity law and under the charity's Articles are known as members of the Trustee Board. Under the requirements of the Memorandum and Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. All nominated or co-opted Trustees shall retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may then be elected or re-appointed.

### **Trustees and training**

The trustees are generally already familiar with the practical work of the charity.

Additionally, new trustees are assisted in familiarising themselves with the charity and the context within which it operates. This process covers:

- The obligations of Trustee Board members.
- The main documents which set out the operational framework for the charity include the Memorandum and Articles.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives.

### **Risk management**

Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the offices. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

### **Organisational structure**

In November 2024 a new committee structure was implemented to improve governance and decision making. The following committees meet quarterly Audit, Risk and Remuneration, Quality & Performance, People, Culture & Communication. Each committee operates under specific terms of reference, supported by a scheme of delegations. The Trustees board met four times during the year. The Trustee Board operates under its Articles of Association. Quarterly financial reports are prepared by the Treasurer, together with Annual Budgets and latest estimates of the Charity's affairs and these are submitted to and approved by the Board.

Trustees also met in January 2025 to review and update the Business Strategy together with the Management Team who developed an operational delivery plan which is monitored by the board quarterly.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2025**

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**Related parties**

In so far as it is complimentary to the charity's objects, the charity is guided by both local and national policy.

**Objective**

The objective of the charity is to establish and conduct a locally based, independently funded Citizens Advice Service with the Citizens Advice national organisation to provide free, independent, non-judgmental, confidential and impartial service of advice for the public who live and work in Wokingham Borough. The charity's service aims:

- To provide the advice people need and to empower people to be better able to resolve their future problems.
- To campaign to improve the policies and practices that affect people's lives in Wokingham Borough
- To be the go-to charity for anyone in the borough needing help to find a way forward.

**Principal activity**

The main area of charitable activity is the provision of general advice and information and specialist advice on debt, benefits, housing and employment matters. The charity helps people living and/or working across Wokingham Borough. We help people find a way forward with their issues, with a particular focus on queries around welfare benefits, debt, housing, relationship problems and employment law. Services provided to the people of Wokingham Borough include:

- Generalist advice, information and support, delivered by trained volunteers and staff who offer holistic support on an individual basis, with support from supervisors – by telephone, face-to-face in Wokingham and Woodley with referrals via our website too
- Operating an assessment process to ensure that people get the appropriate level of support from Citizens Advice or via other organisations who are suited to their needs, such as local food banks, CLASP, The Cowshed, Wokingham United Charities, Berkshire Women's Aid, Wokingham Volunteer Centre, First Days, Involve, Link Visiting Scheme, Age UK Berkshire and many more.
- Outreach across Wokingham Borough with our purpose-designed Mobile Advice Unit, an office on wheels, to support people across our communities
- Specialist Employment advice via our volunteer Employment Team
- Money advice including specialist support for complex debt problems and energy
- Co-designing and steering an anti-poverty/tackling poverty strategy as part of a hardship alliance with Wokingham Borough Council, Wokingham United Charities, Age UK Berkshire and First Days.

**Values**

Our staff, volunteers and trustees helped to decide our values - as part of a business planning process looking at the future of our charity.

- We encourage - we are not afraid of trying new things and we support each other to figure it out. We question every idea to make it better and we change when things are not working.
- We are approachable - we work together with stakeholders and partners to find the best way forward for our clients. We ensure that our services reach those who need us.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2025  
-continued-**

- We're confident - we do what we say we will do and keep our promises. We remember that we work for a charity and use our resources effectively.

**Equality and Diversity statement**

At Citizens Advice we believe that our common humanity makes us equal in worth, dignity and rights. We will be a strong champion for equality by:

- listening to, and working with our communities.
- challenging discrimination through advice.
- championing equality through research and campaigns.
- valuing diversity as an employer and volunteer organization.
- finding ways to embed diversity of thought.

We will be a stronger organisation by embedding diversity of thought into our decision making processes.

**BUSINESS REVIEW AND PERFORMANCE FOR THE YEAR**

**Business Review**

Our vision is to be 'the people's champion' in Wokingham, making a positive and lasting difference in the lives of people living and/or working in the Borough. We are a helping hand for people who need support navigating through life.

- We help people find a way forward

We can all face problems that seem complicated or intimidating. At Citizens Advice Wokingham, we believe no one should have to face these problems without good quality, independent advice. That's why we're here: to give people the knowledge and the confidence they need to find their way forward - whoever they are, and whatever their problem.

- We speak up for our clients

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence and working as a network, we can show big organisations – from companies right up to the government – how they can make things better for people. We see how problems can be linked. By helping people with the underlying cause of their problems and making sure they don't get worse, we save the government and public services hundreds of millions of pounds every year.

- We make a difference

Our service saves society money. In 2023 to 2024, the advice we delivered as a network across the country directly saved government and public services at least £759 million. For every £1 spent on the service, we benefit our clients by £14.60. We estimate our value to society at £5.7 billion. Locally we serve the community in Wokingham, ensuring that every contact contacts from raising awareness and preventing issues escalating to supporting those in crisis.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2025  
-continued-**

We take our Missions from our National body, which are:

- Provide advice fit for the future - we will be there for people when they need us in the ways that help make the biggest impact
- Close the gap - we will address the disparities in access and experience for marginalised people
- Take early action - we will prevent more people reaching crisis by addressing problems earlier

It's crucial that we are flexible and able to adapt, so our local strategy needs to fit with the national mission and will live and evolve, with some things changing as we learn together. We will balance adaptability and responsiveness with staying true to our way of doing things.

As a service and in partnership with others, we will provide free, independent, confidential and impartial information and advice. These are the key ingredients of our service. We are here to help each individual find a way forward. We constantly evolve as the needs of the people we support change, so people can access advice on new issues in new ways and so we can advocate in ways that can create positive change.

### **Learn, adapt and innovate**

We collect research, insights and learning from across the service and more broadly, to identify patterns, and build intelligence. We work together as a service to scan the horizon and our constant radar keeps us alert to immediate and longer term shifts. We use this to identify ways to respond, and create better ways to support people and advocate for change. The power of our network means we come together to respond collectively, at scale, and with more impact.

### **Use the power of our data to advocate and target solutions to underlying root causes of issues**

We know that some of the tough challenges that people face can't be solved by one adviser or one organisation alone. To address complex challenges or deep-rooted issues we use our experience, data, insights and research, as a service and alongside others, to advocate for change. We also develop new approaches and solutions with others to demonstrate alternative ways that show how things could work differently, to enable people to face far fewer problems.

It is essential that we understand and build the conditions critical for success. These will be ongoing areas of investment and work over the coming year:

1. **Financial Sustainability** - We'll work to improve our financial sustainability as a local service, using our collective resources responsibly to achieve the best impact in the most sustainable way.
2. **Digital** - We'll make the best use of being a digital enabled service. The best use of digital will help us to improve the experience of our service and outcome for the people we support.
3. **Working with others** - We'll invest our time to help build strong support networks within communities. We'll work with others and build partnerships with charities across the private and public sector across the borough and region, most importantly building trusting relationships with the communities we serve.
4. **People and culture** - We'll be a great place to work and build a culture that allows us to be the best we can be for the people who need us. We will build different ways of working, strengthening capabilities and building the resilience and leadership needed to transform our service and be sustainable. We will continue to build a purpose driven learning culture to the people that need us.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2025  
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### **Performance**

From 1st April 2024 to 31st March 2025:

- We helped 4,325 clients a decrease of around 14% from last year
- Dealt with 18,438 issues a decrease of around 16% from last year
- Outcomes:
  - Income Gain: 1,091,110
  - Reimbursements, services, loans: 165,952
  - Debts Written Off: 163,905
  - Repayments rescheduled: 2,404
  - Other: 156,487

The top issues were: Benefits & Tax Credits, Charitable Support and Foodbanks, Consumer Goods and services, Debt, Financial Services and Capability, Housing, Utilities and Communications.

### **Financial Results**

The net gain on funds from core activities amounted to £46,284. The balance of funds carried forward at 31 March 2025 is £166,061 and this balance has been allocated to designated funds (as detailed in the notes to the accounts). During the year the decision was taken by the Trustees that further cost reductions were required to meet costs and known incoming grants. This exercise was ongoing at the year end and estimated costs were accrued accordingly as disclosed in note 14.

### **Principal Funding Sources**

The charity received approximately 69% of its unrestricted funding from Wokingham Borough Council. In the event that Wokingham Borough Council was unable to continue providing this level of support the charity would cease to operate unless new funding was found. During the year ended 31 March 2025 income received in respect of this contract amounted to £172,251.

### **Reserves Policy**

Note 17 to the financial statements summarises the year's movements on each fund. With the exception of restricted and designated funds the Committee has reviewed the reserves of the charity and concluded that, providing ongoing funding is received, only a small amount of reserves is required at this time (excluding designated reserves).

Restricted funds relate principally to funded projects for which income and expenditure balance over the period of their operation (they are listed within the notes to the accounts). However, receipts and payments are not always in step in the short term and balances held at any given date can vary. The total balances on restricted funds at 31 March 2025 and carried forward to 2025/2026 was £nil.

The Charity Commissioners require organisations such as the Charity to establish reserves to cover the eventuality of the Charity ceasing to operate and to unwind in an orderly fashion whilst meeting all of its financial and operational obligations. The Trustees have determined the need to hold sufficient free reserves to be able to cover the potential redundancy costs and three months' normal operation expenditure to allow an orderly wind down. Given this objective and the risks associated with the reliance on principal funding from one source, the Terminal and Operations Reserve at 31 March 2025 has increased to £166,061. This amount is deemed to be sufficient to cover redundancy costs and three months operating costs, currently estimated at £150,000 following recent reorganisation changes. The Trustees recognize the efforts made in achieving this level of cover over the last financial year.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2025  
-continued-**

The Trustees will continue to monitor the level of terminal and operations reserves required in the future, recognizing that the provision may increase over time due to inflation and employees accruing increased redundancy entitlements with the passing of time.

The charity will review future income and will ensure as far as possible that income is derived from a wide variety of sources. They will take all the necessary precautions to ensure that at no time in the foreseeable future would it be possible for the cessation or significant reduction in core funding to materially affect the organization.

### **Investment Policy**

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are few funds for long term investment.

### **PLANS FOR FUTURE PERIODS**

The charity plans to continue the activities outlined above in the forthcoming years subject to satisfactory funding arrangements. Wokingham Borough Council will provide the necessary funding to meet these ongoing costs. Based on budgets for 2025/2026 the charity is projected to break even in the financial year.

### **RESPONSIBILITIES OF THE TRUSTEES**

Company law and charity 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 surplus or deficit for the period. In preparing financial statements, the trustees are required to:

- select appropriate 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 accounting standards have been followed and explain where they have not been followed; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Wokingham & District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Acts 1985 to 2006.

The trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, as the company's trustees, we certify that:


- so far as we are aware, there is no relevant information to which the company's examiner is unaware; and
- as the trustees of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's examiner is aware of that information.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2025  
-continued-**

**BASIS OF PREPARATION**

This report has 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 (FRS 102).

Approved on behalf of the Board of Trustees ..... 7<sup>th</sup> November 2025

  
.....  
Trustee K R MILLER

I report to the trustee on my examination of the financial statements of Wokingham Citizens Advice Bureau ("the charity") for the year ended 31 March 2025.

**Responsibilities and basis of report**

The trustees are also the directors of the company for the purposes of company law are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ACCA. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to our attention.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
INDEPENDENT EXAMINER'S STATEMENT  
YEAR ENDED 31 MARCH 2025**

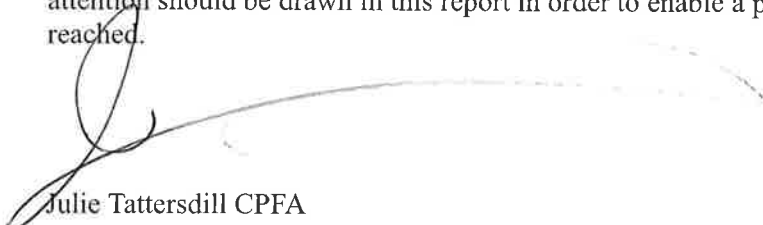
**Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Public Finance and Accountancy, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the charity as required by Section 386 of the Act 2006; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination: or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Julie Tattersdill CPFA  
Independent Examiner

4<sup>th</sup> November 2025

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2025 £	2024 £
<b>INCOME AND ENDOWMENTS</b>					
Donations and legacies	5	9,308	-	9,308	8,529
Charitable activities	6	248,801	298,676	547,477	548,007
Investment income	7	3,002	-	3,002	3,002
Total income		<u>261,111</u>	<u>298,676</u>	<u>559,787</u>	<u>559,538</u>
<b>EXPENDITURE</b>					
Expenditure on charitable activities	8	285,105	224,785	509,890	554,948
Expenditure on raising funds	9	3,613	-	3,613	1,880
Total expenditure		<u>288,718</u>	<u>224,785</u>	<u>513,503</u>	<u>556,828</u>
<b>NET INCOME</b>		(27,607)	73,891	46,284	2,710
Transfers between funds	17	27,607	(27,607)	-	-
Net movement in funds		<u>-</u>	<u>46,284</u>	<u>46,284</u>	<u>2,710</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward				121,577	118,867
Prior year adjustment				(1,800)	-
Total funds carried forward				<u>166,061</u>	<u>121,577</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 14 to 21 form part of the statutory accounts

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL POSITION  
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	2025 £	2024 £
<b>FIXED ASSETS</b>			
Computer Equipment		1,038	2,076
<b>CURRENT ASSETS</b>			
Debtors	13	13,752	14,032
Cash at bank and in hand		211,191	236,248
		224,943	250,280
<b>CREDITORS:</b> amounts falling due within one year	14	(59,920)	(129,491)
<b>NET CURRENT ASSETS</b>		165,623	120,789
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
Defined benefit pension plan liability		-	(1,288)
<b>NET ASSET</b>		<b>166,061</b>	<b>121,577</b>
<b>FUNDS OF THE CHARITY</b>			
Restricted funds		-	-
Unrestricted fund - Designated fund		166,061	121,577
<b>TOTAL CHARITY FUNDS</b>	17	<b>166,061</b>	<b>121,577</b>

For the year ended 31 March 2025 the charity was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with Section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the Board of Trustees on 7.11.25 and signed on its behalf by:

.....  ..... Ms A Deller - Trustee

Company Registration Number: 02862148

The notes on pages 14 to 21 form part of the statutory accounts.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 MARCH 2025**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>NET INCOME FOR THE REPORTING PERIOD</b>	46,284	2,710
Non cash	( 762)	-
Capital expenditure	-	(2,076)
Decrease/(Increase) in debtors	280	(7,036)
Increase/(decrease) in creditors	(69,571)	(15,112)
Pension funding in excess to net income	(1,288)	-
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>	<b>(25,057)</b>	<b>(21,514)</b>
Cash and cash equivalents at the beginning of the year	236,248	257,762
<b>CASH AND CASH EQUIVALENTS THE END OF THE YEAR</b>	<b>211,191</b>	<b>236,248</b>

The notes on pages 14 to 21 form part of the statutory accounts.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
YEAR ENDED 31 MARCH 2025  
NOTES TO THE FINANCIAL STATEMENTS**

**1. GENERAL INFORMATION**

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is:

Waterford House  
Erfstadt Court  
Wokingham  
Berkshire  
RG40 2YF

**2. STATEMENT OF COMPLIANCE**

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

**3. ACCOUNTING POLICIES**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis.

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

**Going concern**

The trustees have reviewed risks to the charity and conclude that for the foreseeable future the charity will have sufficient resources to meet its liabilities as they fall due.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for future commitments.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for specific purposes. The costs of raising and administering such funds are charged against the specific fund. Transfers from restricted funds are only allowed where the contract provides specific permission.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2025**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**3. ACCOUNTING POLICIES (continued)**

**Incoming Resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfill conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

- Voluntary Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

**Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.
- Expenditure in respect of sundry capital equipment is fully charged in the year of purchase in accordance with the charity's policies.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

**Financial instruments**

The charity only enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
YEAR ENDED 31 MARCH 2025  
NOTES TO THE FINANCIAL STATEMENTS  
-continued-**

**3. ACCOUNTING POLICIES (continued)**

**Financial instruments (continued)**

Debt instruments are subsequently measured at amortised cost.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**Defined benefit and defined contribution plans**

The charity operated both a defined benefit pension scheme and a defined contribution scheme. The defined benefit scheme is closed to new employees. Employer contributions in respect of the defined contribution scheme are charged to Staff Costs as they become payable in accordance with the rules of the scheme.

The company recognises a defined net benefit pension asset or liability in the statement of financial position as the net total of the present value of its obligations and the fair value of plan assets out of which the obligations are to be settled. The defined benefit liability is as advised by the scheme provider on an annual basis.

Changes in the net defined benefit asset or liability arising from employee service are recognised in income or expenditure as a current service cost where it relates to services in the current period and as a past service cost where it relates to services in prior periods. Costs relating to plan introductions, benefit changes, curtailments and settlements are recognised in income or expenditure in the period to which they occur.

**4. CHARITABLE COMPANY LIMITED BY GUARANTEE**

The charity is a company limited by guarantee and has no share capital.

**5. DONATIONS AND LEGACIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 31 March 2025 £</b>	<b>2024 £</b>
General donations	9,308	-	9,308	8,529

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2025**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

6. **CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 Mar 2025 £	2024 £
<b>Grants receivable from:</b>				
Wokingham Borough Council (WBC)	172,251	-	172,251	161,738
Premises rent waived				
by Borough and Town Councils	38,000	-	38,000	38,000
Wokingham Town Council	10,000	-	10,000	10,000
Woodley Town Council	8,000	-	8,000	7,000
Earley Town Council	3,000	-	3,000	2,500
Local Parish Councils	10,450	-	10,450	8,953
WBC – One front door/hardship fund	-	50,986	50,986	117,443
WBC – Debt advisor project	-	26,291	26,291	26,209
Berkshire NHS Foundation Trust project	-	91,058	91,058	43,570
WUC - Hardship fund support	7,100	-	7,100	8,100
WUC – Home visit project	-	15,735	15,735	17,116
WUC - advise session/core cost grant	-	19,032	19,032	-
Berkshire Community Foundation (BCF)				
- CLASP support	-	-	-	1,020
Mobile advice unit – various funding	-	10,350	10,350	22,049
The National Lottery Community Fund				
- Advice Task Force project	-	20,000	20,000	20,592
Citizens Advice -Energy Advice	-	41,422	41,422	38,431
Earley Charity - IT project	-	11,790	11,790	-
Food bank advisor	-	8,249	8,249	-
Miscellaneous	-	3,763	3,763	25,286
<b>Total grants and other income</b>	<b>248,801</b>	<b>298,676</b>	<b>547,477</b>	<b>548,007</b>

7. **INVESTMENT INCOME**

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	3,002	3,002	3,002	3,002

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2025**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

8. **EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2025 £	2024 £
<b>Staff costs:</b>				
Wages and salaries	142,461	171,860	314,321	300,805
Employer's National Insurance	9,768	10,029	19,797	17,390
Employer's pension contributions	11,808	17,923	29,731	22,725
	<u>164,037</u>	<u>199,812</u>	<u>363,849</u>	<u>340,920</u>
<b>Support costs:</b>				
Staff and volunteer expenses	3,261	-	3,261	3,725
Premises service charges	11,837	-	11,837	10,423
Premises rent waived	38,000	-	38,000	38,000
Central Citizens Advice support costs	4,675	-	4,675	6,924
Meetings	12	-	12	86
Telephone	2,623	-	2,623	3,013
Postage and stationery	3,054	-	3,054	2,286
Photocopier costs	2,805	-	2,805	2,946
Computer equipment, support and maintenance	337	-	337	908
Sundries	627	18,933	19,560	2,611
WUC – Home visit project	-	90	90	210
Berkshire NHS Foundation Trust project	-	-	-	-
Mobile advice unit	-	5,690	5,690	4,548
Citizens Advice- Energy Contract	-	-	-	1,544
Food Bank Costs	-	260	260	-
	<u>67,231</u>	<u>24,973</u>	<u>92,204</u>	<u>77,224</u>
<b>Governance costs:</b>				
General office wages costs	-	-	-	37,906
Staff training	909	-	909	5,201
Accountancy fees and payroll costs	2,588	-	2,588	1,773
Legal and professional	20,652	-	20,652	84,297
Subscriptions	9,124	-	9,124	5,380
Insurances	564	-	564	2,247
Fundraising costs	-	-	-	1,880
Reorganisation	20,000	-	20,000	-
	<u>53,837</u>	<u>-</u>	<u>53,837</u>	<u>138,684</u>
	<u>285,105</u>	<u>224,785</u>	<u>509,890</u>	<u>556,828</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2025**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**9. EXPENDITURE ON RAISING FUNDS**

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Fundraising costs	3,613	3,613	1,880	1,880

**10. INDEPENDENT EXAMINATION FEES**

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statement	-	-

**11. STAFF COSTS**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Wages and salaries	314,321	330,149
Termination payment	-	2,660
Social security costs	19,797	19,204
Employer contributions to pension plans	29,731	24,914
	<u>363,849</u>	<u>376,927</u>

The average head count of employees during the year was 13 (2024: 17).

No employees received employee benefits of more than £75,000 during the year (2024: Nil).

**12. TRUSTEES REMUNERATION AND EXPENSES**

No remuneration was paid to trustees during the year (2024: Nil).

No expenses were paid to trustees during the year (2024: Nil).

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2025**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

13. **DEBTORS**

	<b>2025</b>	<b>2024</b>
	£	£
Trade and other Debtors	6,163	0
Prepayments and accrued income	7,589	14,032
	<u>13,752</u>	<u>14,032</u>

14. **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2025</b>	<b>2024</b>
	£	£
Accruals and deferred income	29,420	120,694
Social security and other taxes	6,048	6,463
Other creditors	4,452	2,334
Reorganisation costs	20,000	-
	<u>59,920</u>	<u>129,491</u>

The reorganisation costs represent staff redundancies, web and staff training expenses directly arising from an internal reorganisation.

15. **PENSIONS AND OTHER POST RETIREMENT BENEFITS**

	<b>2025</b>	<b>2024</b>
	£	£
<b>Defined contribution plans</b>		
Contributions paid	<u>29,731</u>	<u>24,914</u>

16. **DEFERRED INCOME**

	<b>2025</b>	<b>2024</b>
	£	£
Balance as at 1 April	113,079	134,365
Amount released to incoming resources	(113,079)	(134,365)
Amount deferred in the year	27,000	113,079
	<u>27,000</u>	<u>113,079</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2025**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**17. MOVEMENT IN FUNDS**

	At 1 April 2024	Incoming resources and gains	Outgoing resources	Other	At 31 March 2025
	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated funds:					
Terminal Liabilities and Operations fund	121,577	261,111	(288,718)	73,891	167,861
<b>Total unrestricted fund</b>	<u>121,577</u>	<u>261,111</u>	<u>(288,718)</u>	<u>73,891</u>	<u>167,861</u>
<b>Restricted funds</b>	-	298,676	(224,785)	(73,891)	-
Prior year adjustment	(1,800)	-	-	-	(1,800)
<b>Total funds</b>	<u>119,777</u>	<u>559,787</u>	<u>(513,503)</u>	<u>-</u>	<u>166,061</u>

Unrestricted funds comprise those funds which the members are free to use in accordance with the charitable objects.

**Purpose of designated funds**

The Terminal Liabilities and Operations fund is to cover the operational costs in the event that current funding ceases and to cover the cost of any liabilities arising from the termination of activities.

**Purpose of restricted funds**

Restricted funds relate to monies received for a specific purpose. Any balance is primarily due to timing differences between realisation of restricted income on a deferred basis and associated costs.

**18. TAXATION**

As a charity, Wokingham & District Citizens Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

**19. RELATED PARTY TRANSACTIONS**

There were no related party transactions during the year (2024: £nil)

**20. CAPITAL COMMITMENTS**

There were no capital commitments at 31 March 2025 (2024: £Nil).

**WOKINGHAM AND DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1027729

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# Accounts

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**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**UNAUDITED FINANCIAL STATEMENTS**

**31 MARCH 2024**

**Company Registration Number 02862148**

**Charity Number 1027729**

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**

**FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2024**

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**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2024**

The trustees, who are also directors for the purposes of charity law, have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2024.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Registered Charity Name</b>	Wokingham & District Citizens Advice Bureau
<b>Charity registration number</b>	1027729
<b>Company registration number</b>	02862148
<b>Honorary Founder Member</b>	Mrs A R Potts
<b>Trustees</b>	Ms J Cameron Mr S I Daud (resigned 15 May 2023) Ms A Deller (appointed as Company Secretary 15 November 2023) Mr M B Drake (resigned 15 November 2023) Mrs M Juarez Perez Dr R Lagarde-Forest (resigned 21 September 2023) Mrs A Lucas Ms N Lynam Ms V Walwyn-Tait (resigned 14 April 2023) Ms S De Quidt (appointed 15 November 2023) Mr J P Gurney (appointed 15 November 2023)
<b>Registered office</b>	Waterford House Erftstadt Court Wokingham Berkshire RG40 2YF
<b>Operational address</b>	Waterford House Erftstadt Court Wokingham Berkshire RG40 2YF
<b>Chief Executive</b>	Ms R Hassan

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2024  
-continued-**

**Charity secretary** Ms A Dellar (Appointed 15 November 2023)

**Independent reviewer** Julie Tattersdill  
33 Manor Road  
Wokingham  
Berkshire  
RG41 4AR

**Bankers** HSBC Bank plc  
1-2 Market Place  
Wokingham  
Berkshire  
RG40 1AL

**Solicitors** Clifton Ingram LLP  
22-24 Broad Street  
Wokingham  
Berkshire  
RG40 1BA

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2024  
-continued-**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The organisation is a charitable company limited by guarantee, incorporated on 13 October 1993 and registered as a charity on 27 October 1993. The charity 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. In the event of the charity being wound up members are required to contribute an amount not exceeding £1.

**Recruitment and appointment of Trustees**

The trustees of the charity are also charity trustees for the purposes of charity law and under the charity's Articles are known as members of the Trustee Board. Under the requirements of the Memorandum and Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. All nominated or co-opted Trustees shall retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may then be elected or re-appointed.

**Trustees and training**

The trustees are generally already familiar with the practical work of the charity.

Additionally, new trustees are assisted in familiarising themselves with the charity and the context within which it operates. This process covers:

- The obligations of Trustee Board members.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives.

**Risk management**

Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the offices. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

**Organisational structure**

The Wokingham & District Citizens Advice Bureau Trustees met four times during the year. The Trustees Board operates under specific terms of reference. Quarterly financial reports are prepared together with Annual Budgets and Latest Estimates of the Bureau affairs and these are submitted to and approved by the Trustees.

Trustees also met, together with the Management team, on a training day.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2024**

-continued-

### **Related parties**

In so far as it is complimentary to the charity's objects, the charity is guided by both local and national policy.

### **Objective**

The objective of the charity is to establish and conduct a locally based, independently funded Citizens Advice Service with the Citizens Advice national organisation to provide free, independent, non-judgmental, confidential and impartial service of advice for the public who live and work in Wokingham Borough. The charity's service aims:

- To provide the advice people need and to empower people to be better able to resolve their future problems.
- To campaign to improve the policies and practices that affect people's lives in Wokingham Borough
- To be the go-to charity for anyone in the borough needing help to find a way forward.

### **Principal activity**

The main area of charitable activity is the provision of general advice and information and specialist advice on debt, benefits, housing and employment matters. The charity helps people living and/or working across Wokingham Borough. We help people find a way forward with their issues, with a particular focus on queries around welfare benefits, debt, housing, relationship problems and employment law. Services provided to the people of Wokingham Borough include:

- Generalist advice, information and support, delivered by trained volunteers and staff who offer holistic support on an individual basis, with support from supervisors – by telephone, face-to-face in Wokingham and Woodley with referrals via our website too
- Operating a 'One Front Door' link to ensure that people get the appropriate level of support from Citizens Advice or via other organisations who are suited to their needs, such as local food banks, The Cowshed, Wokingham United Charities, Berkshire Women's Aid, Wokingham Volunteer Centre, First Days, Involve, Link Visiting Scheme, Age UK Berkshire and many more.
- Outreach across Wokingham Borough with our purpose-designed Mobile Advice Unit, an office on wheels, to support people across our communities
- Specialist advice to people with additional vulnerabilities through our home visitor project, Advice At Home.
- Money advice including specialist support for complex debt problems.
- Co-designing an anti-poverty/tackling poverty strategy as part of a hardship alliance with Wokingham Borough Council, Wokingham United Charities, Age UK Berkshire and First Days.

### **Values**

Our staff, volunteers and trustees helped to decide our values in June 2019 - as part of a business planning process looking at the future of our charity.

- We encourage - we're not afraid of trying new things and we support each other to figure it out. We question every idea to make it better and we change when things are not working.
- We're approachable - we work together with stakeholders and partners to find the best way forward for our clients. We ensure that our services reach those who need us.
- We're confident - we do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2024  
-continued-**

**Equality and Diversity statement**

At Citizens Advice we believe that our common humanity makes us equal in worth, dignity and rights. We will be a strong champion for equality by:

- listening to, and working with our communities.
- challenging discrimination through advice.
- championing equality through research and campaigns.
- valuing diversity as an employer and volunteer organization.
- finding ways to embed diversity of thought.

We will be a stronger organisation by embedding diversity of thought into our decision making processes.

**BUSINESS REVIEW AND PERFORMANCE FOR THE YEAR**

**Business Review**

Our vision is to be the go-to charity in Wokingham, making a positive and lasting difference in the lives of people living and/or working in the Borough. We are a helping hand for people who need support navigating through life, helping them find a way forward with their problems.

The vision will be achieved through:

- Getting the basics right

Ensuring all our clients get a consistent service, whatever the problem, whatever the point of access. Our test is a base level of service, which is accessible, of good quality and moves them forward.

- Empowering people

Fostering a culture of learning and improvement. Securing an accreditation through a best practice framework to model ourselves against. Continuing to deliver development days as a forum for ideas and development of our team.

- Utilising technology to be effective and efficient

Making the most of what technology can do for us, both internally and externally. Ensuring our colleagues have the appropriate technology, training and support to fulfil their role.

- Client-focused - listen to and learn from clients

Colleagues will scrutinise the work of the organisation to ensure our services meet the needs of our clients. We will champion and trial new ideas that will help improve our services.

- Continue to grow, adapt and be flexible

Identifying gaps in service provision, we will explore how the organisation can develop innovative ideas to provide support. We will highlight our client stories to promote our services and the issues faced locally.

During the year we reviewed our Business Strategy and made some adjustments in line with the evolving needs of the local community and funding changes. Resetting some aims and priorities for 2024/25.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2024  
-continued-**

One Front Door funding was removed from March 2024 (extended for transition arrangements until June 2024), during the year we continued to work closely with Wokingham Borough Council and other funders to provide vital support for our community, adjusting our aims accordingly as follows:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

Our five strategic priorities to enable us to do this are;

**ACCESS**

Continue to be the Go-To charity which is easy to access to get help on day to day practical problems.

**QUALITY**

Be focussed on providing high quality advice and support to those that need it

**VALUE FOR MONEY**

Ensure we are as efficient as possible to ensure maximum value from our funding

**SUSTAINABILITY**

Have a more stable and sustainable organisation which plans for the long term

**PEOPLE**

Be a welcoming organisation in which staff and volunteers alike can grow and develop their skills

The 'Cost of living' crisis that has followed the Covid pandemic has continued to place great demands on the Charity sector and the Board of Trustees would like to record our thanks to all staff, volunteers, funders and partners for their exceptional work and support during the year.

**Performance**

From 1st April 2023 to 31st March 2024:

- We helped 5,041 unique clients, a decrease of 1% over the previous year
- Dealt with 21,975 issues - an increase of 5% over the previous year
- We secured outcomes for clients including £1,181,071 (2023: £795,000) of income gains and £538,000 (2023: 254,048) of debts written off
- The top issues we helped with were Benefits & tax credits, Charitable Support & access to food banks, Housing, Debt, Utilities & communications and Employment

**Financial Results**

The net gain on unrestricted funds (representing core activities) amounted to £954. The balance of funds carried forward at 31 March 2024 is £121,577 and this balance has been allocated to designated funds (as detailed in the notes to the accounts).

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2024  
-continued-**

**Principal Funding Sources**

The charity received approximately 63% of its unrestricted funding from Wokingham Borough Council. In the event that Wokingham Borough Council was unable to continue providing this level of support the charity would cease to operate unless new funding was found.

During the year ended 31 March 2024 Wokingham Borough Council gave notice to cease their funding relating to the One Front Door Service at the end of June 2024. During the year ended 31 March 2024 Income received in respect of this contract amounted to £117,443. The restricted costs associated with this contract have also been terminated.

**Reserves Policy**

Note 18 to the financial statements summarises the year's movements on each fund. With the exception of restricted and designated funds the Committee has reviewed the reserves of the charity and concluded that, providing ongoing funding is received, only a small amount of reserves is required at this time (excluding designated reserves).

Restricted funds relate principally to funded projects for which income and expenditure balance over the period of their operation (they are listed within the notes to the accounts). However, receipts and payments are not always in step in the short term and balances held at any given date can vary. The total balances on restricted funds at 31 March 2024 and carried forward to 2024/2025 was £nil.

The Charity Commissioners require organisations such as the charity to establish reserves to cover the eventuality of the Charity ceasing to operate and to unwind in an orderly fashion whilst meeting all of its financial and operational obligations. As a company Limited by Guarantee the charity has contingent financial liabilities in respect of employment costs and expenses upon cessation.

The charity will review future income and will ensure as far as possible that income is derived from a wide variety of sources. They will take all the necessary precautions to ensure that at no time in the foreseeable future would it be possible for the cessation or significant reduction in core funding to materially affect the organization.

The Trustees have determined the need to hold sufficient free reserves to be able to cover the potential redundancy costs and three months normal operation expenditure to allow an orderly wind down.

Given the above objective and the risks associated with the reliance on principal funding from one source, the Terminal and Operations Reserve at 31 March 2024 has decreased to £121,577. Whilst this is sufficient to cover redundancy costs it does not provide sufficient cover for three months operating costs and the Trustees recognize the need to reduce this gap as soon as possible.

	£
Employment costs	171,151
Operating costs	16,500
	187,651
	187,651

The provision, as calculated by the charity, is still short of the actual provision required at 31 March 2024 of £187,651. The Trustees will continue to monitor the level of terminal and operations reserves required in the future, recognizing that the provision may increase over time due to inflation and employees accruing increased redundancy entitlements with the passing of time.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2024  
-continued-**

**Investment Policy**

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are few funds for long term investment.

**PLANS FOR FUTURE PERIODS**

The charity plans to continue the activities outlined above in the forthcoming years subject to satisfactory funding arrangements. Wokingham Borough Council will provide the necessary funding to meet these ongoing costs. Based on budgets for 2024/2025 the charity is projected to break even in the financial year.

**RESPONSIBILITIES OF THE TRUSTEES**

Company law and charity 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 surplus or deficit for the period. In preparing financial statements, the trustees are required to:

- select appropriate 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 accounting standards have been followed and explain where they have not been followed; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Wokingham & District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Acts 1985 to 2006.

The trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, as the company's trustees, we certify that:

- so far as we are aware, there is no relevant information to which the company's examiner is unaware; and
- as the trustees of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's examiner is aware of that information.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2024  
-continued-**

**BASIS OF PREPARATION**

This report has 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 (FRS 102).

Approved on behalf of the Board of Trustees 29 October 2024.

  
.....  
Ms NS Lynam - Trustee

I report to the trustee on my examination of the financial statements of Wokingham Citizens Advice Bureau ("the charity") for the year ended 31 March 2024.

**Responsibilities and basis of report**

The trustees are also the directors of the company for the purposes of company law are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ACCA. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to our attention.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
INDEPENDENT EXAMINER'S STATEMENT  
YEAR ENDED 31 MARCH 2024**

**Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Public Finance and Accountancy, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the charity as required by Section 386 of the Act 2006; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination: or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Julie Tattersdill CPFA  
Independent Examiner

..... October 2024

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
INDEPENDENT EXAMINER'S STATEMENT  
YEAR ENDED 31 MARCH 2024  
-continued-**

**Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Public Finance and Accountancy, which is one of the listed bodies.

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- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Julie Tattersdill CPFA  
Independent Examiner

21..... October 2024



**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 MARCH 2024**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2024 £	2023 £
<b>INCOME AND ENDOWMENTS</b>					
Donations and legacies	5	8,529	-	8,529	3,446
Charitable activities	6	278,189	269,818	548,007	531,161
Investment income	7	3,002	-	3,002	2,077
Total income		<u>289,720</u>	<u>269,818</u>	<u>559,538</u>	<u>536,684</u>
<b>EXPENDITURE</b>					
Expenditure on charitable activities	8	286,886	268,062	554,948	526,813
Expenditure on raising funds	9	1,880	-	1,880	205
Total expenditure		<u>288,766</u>	<u>268,062</u>	<u>556,826</u>	<u>527,018</u>
<b>NET INCOME</b>		954	1,756	2,710	9,666
Actuarial gains/(losses) on defined benefit pension scheme		-	-	-	34
Transfers between funds		1,756	(1,756)	-	-
Net movement in funds		<u>2,710</u>	<u>0</u>	<u>2,710</u>	<u>9,700</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		118,867	-	118,867	109,167
Total funds carried forward		<u>121,577</u>	<u>-</u>	<u>121,577</u>	<u>118,867</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL POSITION  
FOR THE YEAR ENDED 31 MARCH 2024**

	Note	2024 £	2023 £
<b>FIXED ASSETS</b>			
Computer Equipment		2,076	-
<b>CURRENT ASSETS</b>			
Debtors	13	14,032	6,996
Cash at bank and in hand		236,248	257,762
		<u>250,280</u>	<u>264,758</u>
<b>CREDITORS:</b> amounts falling due within one year	14	(129,491)	(144,603)
<b>NET CURRENT ASSETS</b>		<u>120,789</u>	<u>120,155</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
Defined benefit pension plan liability		122,865 (1,288)	120,155 (1,288)
<b>NET ASSETS INCLUDING DEFINED BENEFIT PENSION PLAN LIABILITY</b>		<u>121,577</u>	<u>118,867</u>
<b>FUNDS OF THE CHARITY</b>			
Restricted funds		-	-
Unrestricted fund - Designated fund		121,577	118,867
- General fund		-	-
<b>TOTAL CHARITY FUNDS</b>	17	<u>121,577</u>	<u>118,867</u>

For the year ended 31 March 2024 the charity was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with Section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the Board of Trustees on 29 October 2024 and signed on its behalf by:

.....  ..... Ms A Deller - Trustee

Company Registration Number: 02862148

The notes on pages 14 to 21 form part of the statutory accounts.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 MARCH 2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>NET INCOME FOR THE REPORTING PERIOD</b>	2,710	9,666
Capital expenditure	(2,076)	-
Decrease/(Increase) in debtors	(7,036)	8,804
Increase/(decrease) in creditors	(15,112)	76,202
Pension funding in excess to net income	-	(700)
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>	<u><b>(21,514)</b></u>	<u><b>93,972</b></u>
Cash and cash equivalents at the beginning of the year	257,762	163,790
<b>CASH AND CASH EQUIVALENTS THE END OF THE YEAR</b>	<u><u><b>236,248</b></u></u>	<u><u><b>257,762</b></u></u>

The notes on pages 14 to 21 form part of the statutory accounts.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
YEAR ENDED 31 MARCH 2024  
NOTES TO THE FINANCIAL STATEMENTS**

**1. GENERAL INFORMATION**

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is:

Waterford House  
Erfstadt Court  
Wokingham  
Berkshire  
RG40 2YF

**2. STATEMENT OF COMPLIANCE**

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

**3. ACCOUNTING POLICIES**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis.

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

**Going concern**

The trustees have reviewed risks to the charity and conclude that for the foreseeable future the charity will have sufficient resources to meet its liabilities as they fall due.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity’s purposes.

Designated funds are unrestricted funds earmarked by the trustees for future commitments.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for specific purposes. The costs of raising and administering such funds are charged against the specific fund. Transfers from restricted funds are only allowed where the contract provides specific permission.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2024**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**3. ACCOUNTING POLICIES (continued)**

**Incoming Resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfill conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

- Voluntary Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

**Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.
- Expenditure in respect of sundry capital equipment is fully charged in the year of purchase in accordance with the charity's policies.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

**Financial instruments**

The charity only enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2023**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**3. ACCOUNTING POLICIES (continued)**

**Financial instruments (continued)**

Debt instruments are subsequently measured at amortised cost.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**Defined benefit and defined contribution plans**

The charity operated both a defined benefit pension scheme and a defined contribution scheme. The defined benefit scheme is closed to new employees. Employer contributions in respect of the defined contribution scheme are charged to Staff Costs as they become payable in accordance with the rules of the scheme.

The company recognises a defined net benefit pension asset or liability in the statement of financial position as the net total of the present value of its obligations and the fair value of plan assets out of which the obligations are to be settled. The defined benefit liability is as advised by the scheme provider on an annual basis.

Changes in the net defined benefit asset or liability arising from employee service are recognised in income or expenditure as a current service cost where it relates to services in the current period and as a past service cost where it relates to services in prior periods. Costs relating to plan introductions, benefit changes, curtailments and settlements are recognised in income or expenditure in the period to which they occur.

**4. CHARITABLE COMPANY LIMITED BY GUARANTEE**

The charity is a company limited by guarantee and has no share capital.

**5. DONATIONS AND LEGACIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 31 March 2024 £</b>	<b>2023 £</b>
General donations	8,529	-	8,529	3,446
	=====	=====	=====	=====

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2024**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**6. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 Mar 2024 £	2023 £
<b>Grants receivable from:</b>				
Wokingham Borough Council (WBC)	161,738	-	161,738	151,157
Premises rent waived				
by Borough and Town Councils	38,000	-	38,000	38,000
Wokingham Town Council	10,000	-	10,000	10,000
Woodley Town Council	7,000	-	7,000	7,000
Earley Town Council	2,500	-	2,500	2,000
Local Parish Councils	8,953	-	8,953	13,786
WBC – Volunteer Coordinator	-	-	-	15,000
WBC – Ukraine response	-	-	-	10,000
Newbury Building Society				
- Volunteer Coordinator	-	-	-	5,000
Wokingham United Charities (WUC)	-	-	-	3,900
The Mobbs Memorial Trust				
- Volunteer Coordinator	-	-	-	2,000
WBC – One front door/hardship fund	-	117,443	117,443	120,156
WBC – Debt advisor project	-	26,209	26,209	35,000
Berkshire NHS Foundation Trust project	-	43,570	43,570	30,372
Citizens Advice - Universal Support project	-	-	-	4,637
Citizens Advice -MaPS project	-	-	-	6,310
Citizens Advice -Technology grants	-	-	-	1,188
WUC - Hardship fund support	8,100	-	8,100	8,000
WUC – Home visit project	-	17,116	17,116	12,917
Berkshire Community Foundation (BCF)				
- CLASP support	-	1,020	1,020	3,223
MSE – CLASP support	-	-	-	4,808
Mobile advice unit – various funding	-	22,049	22,049	18,336
The National Lottery Community Fund				
- Advice Task Force project	20,592	-	20,592	-
Citizens Advice -Energy Advice	-	38,431	38,431	-
Miscellaneous	21,306	3,980	25,286	28,371
<b>Total grants and other income</b>	<u>278,189</u>	<u>269,818</u>	<u>548,007</u>	<u>531,161</u>

**7. INVESTMENT INCOME**

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	3,022	3,022	2,077	2,077

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2024**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**8. EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2024 £	2023 £
<b>Staff costs:</b>				
Wages and salaries	72,435	228,370	300,805	352,588
Employer's National Insurance	4,073	13,317	17,390	20,496
Employer's pension contributions	4,194	18,531	22,725	15,839
	<u>80,702</u>	<u>260,218</u>	<u>340,920</u>	<u>388,913</u>
<b>Support costs:</b>				
Staff and volunteer expenses	3,725	-	3,725	1,341
Premises service charges	10,423	-	10,423	10,061
Premises rent waived	38,000	-	38,000	38,000
Central Citizens Advice support costs	6,924	-	6,924	5,772
Meetings	86	-	86	1,264
Telephone	3,013	-	3,013	7,562
Postage and stationery	2,286	-	2,286	1,173
Photocopier costs	2,946	-	2,946	2,544
Computer equipment, support and maintenance	908	-	908	3,448
Sundries	1,069	1,542	2,611	??
WUC – Home visit project	-	210	210	1,299
Berkshire NHS Foundation Trust project	-	-	-	83
Mobile advice unit	-	4,548	4,548	5,392
Citizens Advice- Energy Contract	-	1,544	1,544	-
	<u>69,380</u>	<u>7,844</u>	<u>77,224</u>	<u>87,979</u>
<b>Governance costs:</b>				
General office wages costs	37,906	-	37,906	34,927
Staff training	5,201	-	5,201	1,039
Accountancy fees and payroll costs	1,773	-	1,773	3,138
Legal and professional	84,297	-	84,297	6,891
Subscriptions	5,380	-	5,380	1,940
Insurances	2,247	-	2,247	1,986
Fundraising costs	1,880	-	1,880	-
	<u>138,684</u>	<u>-</u>	<u>138,684</u>	<u>49,921</u>
	<u>288,766</u>	<u>268,062</u>	<u>556,828</u>	<u>526,813</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2024**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**9. EXPENDITURE ON RAISING FUNDS**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2024 £</b>	<b>Unrestricted Funds £</b>	<b>Total Funds 2023 £</b>
Fundraising costs	1,880	1,880	205	205
	=====	=====	=====	=====

**10. INDEPENDENT EXAMINATION FEES**

	<b>2024 £</b>	<b>2023 £</b>
Fees payable to the independent examiner for: Independent examination of the financial statement	-	1,650
	=====	=====

**11. STAFF COSTS**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2024 £</b>	<b>2023 £</b>
Wages and salaries	330,149	371,101
Termination payment	2,660	12,500
Social security costs	19,204	22,341
Employer contributions to pension plans	24,914	17,899
	=====	=====
	376,927	423,841
	=====	=====

The average head count of employees during the year was 21 (2023: 21).

No employees received employee benefits of more than £75,000 during the year (2023: 1).

Included in unrestricted professional fees are payments of £76,950 (2023: Nil) relating to interim CEO costs. The position of CEO has been filled on a permanent basis since May 2024.

**12. TRUSTEES REMUNERATION AND EXPENSES**

No remuneration was paid to trustees during the year (2023: Nil).

No expenses were paid to trustees during the year (2023: Nil).

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2024**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**13. DEBTORS**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Trade and other Debtors	0	1,386
Prepayments and accrued income	14,032	5,610
	<u>14,032</u>	<u>6,996</u>
	=====	=====

**14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Accruals and deferred income	120,694	141,496
Social security and other taxes	6,463	-
Other creditors	2,334	3,107
	<u>129,491</u>	<u>144,603</u>
	=====	=====

**15. PENSIONS AND OTHER POST RETIREMENT BENEFITS**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Defined contribution plans</b>		
Contributions paid	24,914	17,072
<b>Defined benefit plans</b>		
Amount paid in respect of charges and interest on deficit	-	37
	<u>24,914</u>	<u>17,109</u>
	=====	=====
<b>Defined benefit plans</b>		
Actuarial gain	-	34
	=====	=====

**16. DEFERRED INCOME**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Balance as at 1 April	134,365	48,478
Amount released to incoming resources	(134,365)	(48,478)
Amount deferred in the year	113,079	134,365
	<u>113,079</u>	<u>134,365</u>
	=====	=====

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2024**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**17. MOVEMENT IN FUNDS**

	At 1 April 2023	Incoming resources	Outgoing resources	Other Transfers and gains	At 31 March 2024
	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated funds:					
Terminal Liabilities and Operations fund	118,867	-	-	1,756	121,577
<b>Total unrestricted fund</b>	<u>118,867</u>	<u>289,720</u>	<u>(288,766)</u>	<u>1,756</u>	<u>121,577</u>
<b>Restricted funds</b>	-	269,818	(268,062)	(1,756)	-
<b>Total funds</b>	<u><u>118,867</u></u>	<u><u>559,538</u></u>	<u><u>(556,828)</u></u>	<u><u>-</u></u>	<u><u>121,577</u></u>

Unrestricted funds comprise those funds which the members are free to use in accordance with the charitable objects.

**Purpose of designated funds**

The Terminal Liabilities and Operations fund is to cover the operational costs in the event that current funding ceased and to cover the cost of any liabilities arising from the termination of activities.

**Purpose of restricted funds**

Restricted funds relate to monies received for a specific purpose. Any balance is primarily due to timing differences between realisation of restricted income on a deferred basis and associated costs.

**18. TAXATION**

As a charity, Wokingham & District Citizens Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

**19. RELATED PARTY TRANSACTIONS**

There were no related party transactions during the year (2023: £nil)

**20. CAPITAL COMMITMENTS**

There were no capital commitments at 31 March 2024 (2023: £Nil).



**WOKINGHAM AND DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1027729

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# Accounts

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**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**UNAUDITED FINANCIAL STATEMENTS**

**31 MARCH 2023**

**Company Registration Number 02862148**

**Charity Number 1027729**

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**

**FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2023**

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**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2023**

The trustees, who are also directors for the purposes of charity law, have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2023.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Registered Charity Name</b>	Wokingham & District Citizens Advice Bureau
<b>Charity registration number</b>	1027729
<b>Company registration number</b>	02862148
<b>Honorary Founder Member</b>	Mrs A R Potts
<b>Trustees</b>	Ms J Cameron Mr D Cook (resigned 27 February 2023) Mr S I Daud (resigned 15 May 2023) Ms A Deller Mr M B Drake Dr M A Gee (resigned 4 April 2022) Ms E A Hobbs (resigned 23 May 2022) Mrs M Juarez Perez (appointed 4 May 2022) Dr R Lagarde-Forest (appointed 27 August 2022) Mrs A Lucas (appointed 14 June 2022) Ms N Lynam (appointed 4 May 2022) Mr J S Kaiser (resigned 19 May 2022) Mr A M Reaney (resigned 5 May 2022) Ms V Walwyn-Tait (appointed 14 June 2022, resigned 14 April 2023)
<b>Registered office</b>	Waterford House Erftstadt Court Wokingham Berkshire RG40 2YF
<b>Operational address</b>	Waterford House Erftstadt Court Wokingham Berkshire RG40 2YF
<b>Chief Executive</b>	Mr B Feeney

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2023  
-continued-**

**Charity secretary**

Mr M B Drake

**Accountants**

D E Hunter Limited  
Chartered Certified Accountants and Registered Auditors  
Unit 8 H, Millars Brook  
Molly Millars Lane  
Wokingham  
Berkshire  
RG41 2AD

**Bankers**

HSBC Bank plc  
1-2 Market Place  
Wokingham  
Berkshire  
RG40 1AL

**Solicitors**

Clifton Ingram LLP  
22-24 Broad Street  
Wokingham  
Berkshire  
RG40 1BA

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2023  
-continued-**

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The organisation is a charitable company limited by guarantee, incorporated on 13 October 1993 and registered as a charity on 27 October 1993. The charity 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. In the event of the charity being wound up members are required to contribute an amount not exceeding £1.

### **Recruitment and appointment of Trustees**

The trustees of the charity are also charity trustees for the purposes of charity law and under the charity's Articles are known as members of the Trustee Board. Under the requirements of the Memorandum and Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. All nominated or co-opted Trustees shall retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may then be elected or re-appointed.

### **Trustees and training**

The trustees are generally already familiar with the practical work of the charity.

Additionally, new trustees are assisted in familiarising themselves with the charity and the context within which it operates. This process covers:

- The obligations of Trustee Board members.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives.

### **Risk management**

Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the offices. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

### **Organisational structure**

The Wokingham & District Citizens Advice Bureau Trustees met four times during the year. The Trustees Board operates under specific terms of reference. Quarterly financial reports are prepared together with Annual Budgets and Latest Estimates of the Bureau affairs and these are submitted to and approved by the Trustees.

Trustees also met, together with the Management team, on a training day.

### **Related parties**

In so far as it is complimentary to the charity's objects, the charity is guided by both local and national policy.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2023  
-continued-**

## **OBJECTIVES, ACTIVITIES AND VALUES**

### **Objects**

The object of the charity is to establish and conduct a locally based, independently funded Citizens Advice Service with the Citizens Advice national organisation to provide free, independent, non-judgmental, confidential and impartial service of advice for the public who live and work in Wokingham Borough. The charity's service aims:

- To provide the advice people need and to empower people to be better able to resolve their future problems.
- To campaign to improve the policies and practices that affect people's lives in Wokingham Borough
- To be the go-to charity for anyone in the borough needing help to find a way forward.

### **Principal activity**

The main area of charitable activity is the provision of general advice and information and specialist advice on debt, benefits, housing and employment matters. The charity helps people living and/or working across Wokingham Borough. We help people find a way forward with their issues, with a particular focus on queries around welfare benefits, debt, housing, relationship problems and employment law. Services provided to the people of Wokingham Borough include:

- Generalist advice, information and support, delivered by trained volunteers and staff who offer holistic support on an individual basis, with support from supervisors – by telephone, face-to-face in Wokingham and Woodley with referrals via our website too
- Operating a 'One Front Door' link to ensure that people get the appropriate level of support from Citizens Advice or via other organisations who are suited to their needs, such as local foodbanks, The Cowshed, Wokingham United Charities, Berkshire Women's Aid, Wokingham Volunteer Centre, First Days, Involve, Link Visiting Scheme, Age UK Berkshire and many more.
- Outreach across Wokingham Borough with our purpose-designed Mobile Advice Unit, an office on wheels, to support people across our communities
- Specialist advice to people with additional vulnerabilities through our home visitor project, Advice At Home.
- Money advice including specialist support for complex debt problems.
- Co-designing an anti-poverty/tackling poverty strategy as part of a hardship alliance with Wokingham Borough Council, Wokingham United Charities, Age UK Berkshire and First Days.

### **Values**

Our staff, volunteers and trustees helped to decide our values in June 2019 - as part of a business planning process looking at the future of our charity.

- We encourage - we're not afraid of trying new things and we support each other to figure it out. We question every idea to make it better and we change when things are not working.
- We're approachable - we work together with stakeholders and partners to find the best way forward for our clients. We ensure that our services reach those who need us.
- We're confident - we do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2023  
-continued-**

### **Equality and Diversity statement**

At Citizens Advice we believe that our common humanity makes us equal in worth, dignity and rights. We will be a strong champion for equality by:

- listening to, and working with our communities.
- challenging discrimination through advice.
- championing equality through research and campaigns.
- valuing diversity as an employer and volunteer organization.
- finding ways to embed diversity of thought.

We will be a stronger organisation by embedding diversity of thought into our decision making processes.

## **BUSINESS REVIEW AND PERFORMANCE FOR THE YEAR**

### **Business Review**

Our vision is to be the go-to charity in Wokingham, making a positive and lasting difference in the lives of people living and/or working in the Borough. We are a helping hand for people who need support navigating through life, helping them find a way forward with their problems.

The vision will be achieved through:

- **Getting the basics right**  
Ensuring all our clients get a consistent service, whatever the problem, whatever the point of access. Our test is a base level of service, which is accessible, of good quality and moves them forward.
- **Empowering people**  
Fostering a culture of learning and improvement. Securing an accreditation through a best practice framework to model ourselves against. Continuing to deliver development days as a forum for ideas and development of our team.
- **Utilising technology to be effective and efficient**  
Making the most of what technology can do for us, both internally and externally. Ensuring our colleagues have the appropriate technology, training and support to fulfil their role.
- **Client-focused - listen to and learn from clients**  
Colleagues will scrutinise the work of the organisation to ensure our services meet the needs of our clients. We will champion and trial new ideas that will help improve our services.
- **Continue to grow, adapt and be flexible**  
Identifying gaps in service provision, we will explore how the organisation can develop innovative ideas to provide support. We will highlight our client stories to promote our services and the issues faced locally.

During the year we continued to work closely with Wokingham Borough Council and other funders to provide vital support for our community. The 'Cost of living' crisis that has followed the Covid pandemic has continued to place great demands on the Charity sector and the Board of Trustees would like to record our thanks to all staff, volunteers, funders and partners for their exceptional work and support during the year.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2023  
-continued-**

From 1st April 2022 to 31st March 2023:

- We helped 5,886 unique clients, an increase of 14% over the previous year
- Dealt with 20,925 issues - an increase of 17% over the previous year
- We secured outcomes for clients including £795,000 of income gains and £538,000 of debts written off
- The top issues we helped with were Benefits & tax credits, Charitable Support & access to food banks, Housing, Debt, Utilities & communications and Employment

From quarterly feedback collected from clients:

- 84% would recommend the service to others
- 77% said they found it easy to access the service
- 81% said we helped them find a way forward with their problems
- 77% of clients said that they wouldn't have been able to solve their problems without our help
- 64% reported that they felt less stressed, depressed or anxious as a result of our help
- 69% said they felt their physical health improved as a result of our help

### **Financial Results**

The net surplus on unrestricted funds (representing core activities) amounted to £7,074. The balance of funds carried forward at 31 March 2023 is £118,867 and this balance has been allocated to designated funds (as detailed in the notes to the accounts).

### **Principal Funding Sources**

The charity received approximately 73% of its unrestricted funding from Wokingham Borough Council. In the event that Wokingham Borough Council was unable to continue providing this level of support the charity would cease to operate unless new funding was found.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2023  
-continued**

**Reserves Policy**

Note 18 to the financial statements summarises the year's movements on each fund. With the exception of restricted and designated funds the Committee has reviewed the reserves of the charity and concluded that, providing ongoing funding is received, only a small amount of reserves is required at this time (excluding designated reserves).

Restricted funds relate principally to funded projects for which income and expenditure balance over the period of their operation (they are listed within the notes to the accounts). However, receipts and payments are not always in step in the short term and balances held at any given date can vary. The total balances on restricted funds at 31 March 2023 and carried forward to 2023/2024 was £nil.

The Charity Commissioners require organisations such as the charity to establish reserves to cover the eventuality of the Charity ceasing to operate and to unwind in an orderly fashion whilst meeting all of its financial and operational obligations. As a company Limited by Guarantee the charity has contingent financial liabilities in respect of employment costs and expenses upon cessation.

The charity will review future income and will ensure as far as possible that income is derived from a wide variety of sources. They will take all the necessary precautions to ensure that at no time in the foreseeable future would it be possible for the cessation or significant reduction in core funding to materially affect the organization.

The Trustees have determined the need to hold sufficient free reserves to be able to cover the potential redundancy costs and three months normal operation expenditure to allow an orderly wind down.

Given the above objective and the risks associated with the reliance on principal funding from one source, the Terminal and Operations Reserve at 31 March 2023 has increased to £118,867. Whilst this is sufficient to cover redundancy costs it does not provide sufficient cover for three months operating costs and the Trustees recognize the need to reduce this gap as soon as possible.

	£
Employment costs	132,626
Operating costs	11,997
	144,623
	144,623

The provision, as calculated by the charity, is still short of the actual provision required at 31 March 2023 of £144,623. The Trustees will continue to monitor the level of terminal and operations reserves required in the future, recognizing that the provision may increase over time due to inflation and employees accruing increased redundancy entitlements with the passing of time.

**Investment Policy**

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are few funds for long term investment.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2023  
-continued-**

### **PLANS FOR FUTURE PERIODS**

The charity plans to continue the activities outlined above in the forthcoming years subject to satisfactory funding arrangements. Wokingham Borough Council will provide the necessary funding to meet these ongoing costs. Based on budgets for 2023/2024 the charity is projected to break even in the financial year.

### **RESPONSIBILITIES OF THE TRUSTEES**

Company law and charity 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 surplus or deficit for the period. In preparing financial statements, the trustees are required to:

- select appropriate 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 accounting standards have been followed and explain where they have not been followed; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Wokingham & District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Acts 1985 to 2006.

The trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, as the company's trustees, we certify that:

- so far as we are aware, there is no relevant information to which the company's examiner is unaware; and
- as the trustees of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's examiner is aware of that information.

### **BASIS OF PREPARATION**

This report has 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 (FRS 102).

Approved on behalf of the Board of Trustees on 15 August 2023.



Mr M B Drake - Trustee

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS  
YEAR ENDED 31 MARCH 2023**

I report to the trustee on my examination of the financial statements of Wokingham Citizens Advice Bureau ("the charity") for the year ended 31 March 2023.

**Responsibilities and basis of report**

The trustees are also the directors of the company for the purposes of company law are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ACCA. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to our attention.

**Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the charity as required by Section 386 of the Act 2006; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination: or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Hunter FCCA  
Independent Examiner  
Unit 8 H, Millars Brook  
Molly Millars Lane  
Wokingham  
Berkshire  
RG41 2AD

15 August 2023

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2023**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2023 £	2022 £
<b>INCOME AND ENDOWMENTS</b>					
Donations and legacies	5	3,446	-	3,446	940
Charitable activities	6	286,214	244,947	531,161	474,085
Investment income	7	2,077	-	2,077	8
Total income		<u>291,737</u>	<u>244,947</u>	<u>536,684</u>	<u>475,033</u>
<b>EXPENDITURE</b>					
Expenditure on charitable activities	8	284,458	242,355	526,813	471,303
Expenditure on raising funds	9	205	-	205	370
Total expenditure		<u>284,663</u>	<u>242,355</u>	<u>527,018</u>	<u>471,673</u>
<b>NET INCOME</b>		7,074	2,592	9,666	3,360
Actuarial gains/(losses) on defined benefit pension scheme		34	-	34	5,553
Transfers between funds		12,038	(12,038)	-	-
Net movement in funds		<u>19,146</u>	<u>(9,446)</u>	<u>9,700</u>	<u>8,913</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		99,721	9,446	109,167	100,254
Total funds carried forward		<u>118,867</u>	<u>-</u>	<u>118,867</u>	<u>109,167</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL POSITION  
FOR THE YEAR ENDED 31 MARCH 2023**

	Note	2023 £	2022 £
<b>CURRENT ASSETS</b>			
Debtors	13	6,996	15,800
Cash at bank and in hand		257,762	163,790
		<u>264,758</u>	<u>179,590</u>
<b>CREDITORS:</b> amounts falling due within one year	14	(144,603)	(68,402)
<b>NET CURRENT ASSETS</b>		<u>120,155</u>	<u>111,188</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
Defined benefit pension plan liability		(1,288)	(2,021)
<b>NET ASSETS INCLUDING DEFINED BENEFIT PENSION PLAN LIABILITY</b>		<u>118,867</u>	<u>109,167</u>
<b>FUNDS OF THE CHARITY</b>			
Restricted funds		-	9,446
Unrestricted fund - Designated fund		118,867	99,721
- General fund		-	-
<b>TOTAL CHARITY FUNDS</b>	17	<u>118,867</u>	<u>109,167</u>

For the year ended 31 March 2023 the charity was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with Section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the Board of Trustees on 15 August 2023 and signed on its behalf by:

..... Ms A Deller - Trustee

Company Registration Number: 02862148

The notes on pages 12 to 19 form part of the statutory accounts.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 MARCH 2023**

	2023 £	2022 £
<b>NET INCOME FOR THE REPORTING PERIOD</b>	9,666	3,360
Decrease in debtors	8,804	59,144
Increase/(decrease) in creditors	76,202	(17,236)
Pension funding in excess to net income	(700)	(2,489)
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>	<u>93,972</u>	<u>42,779</u>
Cash and cash equivalents at the beginning of the year	163,790	121,011
<b>CASH AND CASH EQUIVALENTS THE END OF THE YEAR</b>	<u><u>257,762</u></u>	<u><u>163,790</u></u>

The notes on pages 12 to 19 form part of the statutory accounts.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
YEAR ENDED 31 MARCH 2023  
NOTES TO THE FINANCIAL STATEMENTS**

**1. GENERAL INFORMATION**

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is:

Waterford House  
Erfstadt Court  
Wokingham  
Berkshire  
RG40 2YF

**2. STATEMENT OF COMPLIANCE**

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

**3. ACCOUNTING POLICIES**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis.

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

**Going concern**

The trustees have reviewed risks to the charity, including Covid-19 and concluded that for the foreseeable future the charity will have sufficient resources to meet its liabilities as they fall due.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future commitments.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for specific purposes. The costs of raising and administering such funds are charged against the specific fund. Transfers from restricted funds are only allowed where the contract provides specific permission.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2023**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**3. ACCOUNTING POLICIES (continued)**

**Incoming Resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfill conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

- Voluntary Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

**Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.
- Expenditure in respect of sundry capital equipment is fully charged in the year of purchase in accordance with the charity's policies.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

**Financial instruments**

The charity only enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2023**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**3. ACCOUNTING POLICIES (continued)**

**Financial instruments (continued)**

Debt instruments are subsequently measured at amortised cost.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**Defined benefit and defined contribution plans**

The charity operated both a defined benefit pension scheme and a defined contribution scheme. The defined benefit scheme is closed to new employees. Employer contributions in respect of the defined contribution scheme are charged to Staff Costs as they become payable in accordance with the rules of the scheme.

The company recognises a defined net benefit pension asset or liability in the statement of financial position as the net total of the present value of its obligations and the fair value of plan assets out of which the obligations are to be settled. The defined benefit liability is as advised by the scheme provider on an annual basis.

Changes in the net defined benefit asset or liability arising from employee service are recognised in income or expenditure as a current service cost where it relates to services in the current period and as a past service cost where it relates to services in prior periods. Costs relating to plan introductions, benefit changes, curtailments and settlements are recognised in income or expenditure in the period to which they occur.

**4. CHARITABLE COMPANY LIMITED BY GUARANTEE**

The charity is a company limited by guarantee and has no share capital.

**5. DONATIONS AND LEGACIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 31 March 2023 £</b>	<b>2022 £</b>
General donations	3,446	-	3,446	940

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2023**  
**NOTES TO THE FINANCIAL STATEMENTS**  
-continued-

**6. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 Mar 2023 £	2022 £
<b>Grants receivable from:</b>				
Wokingham Borough Council (WBC)	151,157	-	151,157	145,343
Premises rent waived				
by Borough and Town Councils	38,000	-	38,000	38,000
Wokingham Town Council	10,000	-	10,000	10,000
Woodley Town Council	7,000	-	7,000	7,000
Earley Town Council	2,000	-	2,000	2,000
Local Parish Councils	13,786	-	13,786	9,250
WBC – Volunteer Coordinator	15,000	-	15,000	-
WBC – Ukraine response	10,000	-	10,000	-
Newbury Building Society				
- Volunteer Coordinator	5,000	-	5,000	-
Wokingham United Charities (WUC)	3,900	-	3,900	-
The Mobbs Memorial Trust				
- Volunteer Coordinator	2,000	-	2,000	-
WBC – One front door/hardship fund	-	120,156	120,156	108,635
WBC – Debt advisor project	-	35,000	35,000	24,964
WBC – Anti poverty forum	-	-	-	3,895
Berkshire NHS Foundation Trust project	-	30,372	30,372	-
Citizens Advice - Universal Support project	-	4,637	4,637	21,306
Citizens Advice -MaPS project	-	6,310	6,310	14,985
Citizens Advice -Technology grants	-	1,188	1,188	1,500
WUC - Hardship fund support	-	8,000	8,000	-
WUC – Home visit project	-	12,917	12,917	13,675
Berkshire Community Foundation (BCF)				
- CLASP support	-	3,223	3,223	-
MSE – CLASP support	-	4,808	4,808	-
Mobile advice unit – various funding	-	18,336	18,336	2,332
The National Lottery Community Fund				
- Advice Task Force project	-	-	-	3,333
The National Lottery Community Fund –				
- Home visit project	-	-	-	2,500
Postcode neighbourhood Trust project	-	-	-	7,800
BCF - Mental Health Advice project	-	-	-	3,281
Miscellaneous	28,371	-	28,371	54,286
<b>Total grants and other income</b>	<b>286,214</b>	<b>244,947</b>	<b>531,161</b>	<b>474,085</b>

**7. INVESTMENT INCOME**

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	2,077	2,077	8	8

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2023**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**8. EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2023 £	2022 £
<b>Staff costs:</b>				
Wages and salaries	139,461	213,127	352,588	291,327
Employer's National Insurance	8,073	12,413	20,486	20,496
Employer's pension contributions	5,894	9,945	15,839	19,566
	<u>153,428</u>	<u>235,485</u>	<u>388,913</u>	<u>331,389</u>
<b>Support costs:</b>				
Staff and volunteer expenses	1,341	-	1,341	2,034
Premises service charges	10,061	-	10,061	11,526
Premises rent waived	38,000	-	38,000	38,000
Central Citizens Advice support costs	5,772	-	5,772	4,036
Meetings	1,264	-	1,264	111
Telephone	7,562	-	7,562	686
Postage and stationery	1,173	-	1,173	1,687
Photocopier costs	2,544	-	2,544	864
Computer equipment, support and maintenance	3,448	-	3,448	2,719
Sundries	9,944	96	10,040	16,708
WUC – Home visit project	-	1,299	1,299	504
Berkshire NHS Foundation Trust project	-	83	83	-
Mobile advice unit	-	5,392	5,392	-
WBC – One front door	-	-	-	4,800
Citizens Advice -Universal Support project	-	-	-	1,734
Citizens Advice – Technology grants	-	-	-	7,552
	<u>81,109</u>	<u>6,870</u>	<u>87,979</u>	<u>92,961</u>
<b>Governance costs:</b>				
General office wages costs	34,927	-	34,927	37,136
Staff training	1,039	-	1,039	948
Accountancy fees and payroll costs	3,138	-	3,138	4,552
Legal and professional	6,891	-	6,891	1,295
Subscriptions	1,940	-	1,940	516
Insurances	1,986	-	1,986	2,506
	<u>49,921</u>	<u>-</u>	<u>49,921</u>	<u>46,953</u>
	<u>284,458</u>	<u>242,355</u>	<u>526,813</u>	<u>471,303</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2023**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**9. EXPENDITURE ON RAISING FUNDS**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2023 £</b>	<b>Unrestricted Funds £</b>	<b>Total Funds 2022 £</b>
Fundraising costs	205	205	370	370

**10. INDEPENDENT EXAMINATION FEES**

	<b>2023 £</b>	<b>2022 £</b>
Fees payable to the independent examiner for: Independent examination of the financial statements	1,650	1,500

**11. STAFF COSTS**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2023 £</b>	<b>2022 £</b>
Wages and salaries	371,101	328,463
Termination payment	12,500	-
Social security costs	22,341	20,496
Employer contributions to pension plans	17,899	19,566
	<u>423,841</u>	<u>368,525</u>

The average head count of employees during the year was 21 (2022: 18).

One employee received employee benefits of more than £75,000 during the year (2022: Nil).

**12. TRUSTEES REMUNERATION AND EXPENSES**

No remuneration was paid to trustees during the year (2022: Nil).

No expenses were paid to trustees during the year (2022: Nil).

**13. DEBTORS**

	<b>2023 £</b>	<b>2022 £</b>
Trade and other Debtors	1,386	13,332
Prepayments and accrued income	5,610	2,468
	<u>6,996</u>	<u>15,800</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2023**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

<b>14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Accruals and deferred income	141,496	55,411
Social security and other taxes	-	9,076
Other creditors	3,107	3,915
	<u>144,603</u>	<u>68,402</u>
	<u><u>144,603</u></u>	<u><u>68,402</u></u>
<b>15. PENSIONS AND OTHER POST RETIREMENT BENEFITS</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Defined contribution plans</b>		
Contributions paid	17,072	19,566
<b>Defined benefit plans</b>		
Amount paid in respect of charges and interest on deficit	37	58
	<u>17,109</u>	<u>19,624</u>
	<u><u>17,109</u></u>	<u><u>19,624</u></u>
<b>Defined benefit plans</b>		
Actuarial gain	34	5,553
	<u>34</u>	<u>5,553</u>
	<u><u>34</u></u>	<u><u>5,553</u></u>
<b>16. DEFERRED INCOME</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Balance as at 1 April 2021	48,478	76,624
Amount released to incoming resources	(48,478)	(76,624)
Amount deferred in the year	134,365	48,478
	<u>134,365</u>	<u>48,478</u>
	<u><u>134,365</u></u>	<u><u>48,478</u></u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2023**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**17. MOVEMENT IN FUNDS**

	At 1 April 2022	Incoming resources	Outgoing resources	Other Transfers and gains	At 31 March 2023
	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated funds:					
Terminal Liabilities and Operations fund	99,721	-	-	19,146	118,867
General fund	-	291,737	(284,663)	(7,074)	-
<b>Total unrestricted fund</b>	<u>99,721</u>	<u>291,737</u>	<u>(284,663)</u>	<u>12,072</u>	<u>118,867</u>
<b>Restricted funds</b>	9,446	244,947	(242,355)	(12,038)	-
<b>Total funds</b>	<u><u>109,167</u></u>	<u><u>536,684</u></u>	<u><u>(527,018)</u></u>	<u><u>34</u></u>	<u><u>118,867</u></u>

Unrestricted funds comprise those funds which the members are free to use in accordance with the charitable objects.

**Purpose of designated funds**

The Terminal Liabilities and Operations fund is to cover the operational costs in the event that current funding ceased and to cover the cost of any liabilities arising from the termination of activities.

**Purpose of restricted funds**

Restricted funds relate to monies received for a specific purpose. The balance of £9,446 is primarily due to timing differences between realisation of restricted income on a deferred basis and associated costs.

**18. TAXATION**

As a charity, Wokingham & District Citizens Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

**19. RELATED PARTY TRANSACTIONS**

There were no related party transactions during the year (2022: £nil)

**20. CAPITAL COMMITMENTS**

There were no capital commitments at 31 March 2023 (2022: £Nil).

**WOKINGHAM AND DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1027729

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# Accounts

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**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**UNAUDITED FINANCIAL STATEMENTS**

**31 MARCH 2022**

**Company Registration Number 02862148**

**Charity Number 1027729**

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**

**FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2022**

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**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2022**

The trustees, who are also directors for the purposes of charity law, have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2022.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Registered Charity Name</b>	Wokingham & District Citizens Advice Bureau
<b>Charity registration number</b>	1027729
<b>Company registration number</b>	02862148
<b>Honorary Founder Member</b>	Mrs A R Potts
<b>Trustees</b>	Mr D W Bragg (resigned 3 March 2022) Ms S L Browning (resigned 18 October 2021) Ms J Cameron Mr D Cook Mr S I Daud Ms A Deller Mr M B Drake Dr M A Gee (resigned 4 April 2022) Mr J C Gibson (resigned 6 December 2021) Ms E A Hobbs (resigned 23 May 2022) Mr J S Kaiser (appointed 28 May 2021, resigned 19 May 2022) Mr A M Reaney (resigned 5 May 2022)
<b>Registered office</b>	Waterford House Erftstadt Court Wokingham Berkshire RG40 2YF
<b>Operational address</b>	Waterford House Erftstadt Court Wokingham Berkshire RG40 2YF
<b>Senior management team</b>	Mr J Morrison Ms G Holloway Ms G Phull Ms A Tewarson

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2022  
-continued-**

<b>Charity secretary</b>	Mr M B Drake
<b>Accountants</b>	D E Hunter Limited Chartered Certified Accountants and Registered Auditors 2 Salisbury Close Wokingham Berkshire RG41 4AJ
<b>Bankers</b>	HSBC Bank plc 1-2 Market Place Wokingham Berkshire RG40 1AL
<b>Solicitors</b>	Clifton Ingram LLP 22-24 Broad Street Wokingham Berkshire RG40 1BA

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2022  
-continued-**

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The organisation is a charitable company limited by guarantee, incorporated on 13 October 1993 and registered as a charity on 27 October 1993. The charity 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. In the event of the charity being wound up members are required to contribute an amount not exceeding £1.

### **Recruitment and appointment of Trustees**

The trustees of the charity are also charity trustees for the purposes of charity law and under the charity's Articles are known as members of the Trustee Board. Under the requirements of the Memorandum and Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. All nominated or co-opted Trustees shall retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may then be elected or re-appointed.

### **Trustees and training**

The trustees are generally already familiar with the practical work of the charity.

Additionally, new trustees are assisted in familiarising themselves with the charity and the context within which it operates. This process covers:

- The obligations of Trustee Board members.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives.

### **Risk management**

Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the offices. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

### **Organisational structure**

The Wokingham & District Citizens Advice Bureau Trustees met six times during the year. The Trustees Board operates under specific terms of reference. Quarterly financial reports are prepared together with Annual Budgets and Latest Estimates of the Bureau affairs and these are submitted to and approved by the Trustees.

Trustees also met, together with the Management team, on two away-days, one focused on the Business and Development Plan and the other was facilitated by the Chief Executive of the Directory of Social Change on the role of a trustee and trustee boards.

### **Related parties**

In so far as it is complimentary to the charity's objects, the charity is guided by both local and national policy.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2022**

-continued-

## **OBJECTIVES, ACTIVITIES AND VALUES**

### **Objects**

The object of the charity is to establish and conduct a locally based, independently funded Citizens Advice Service with the Citizens Advice national organisation to provide free, independent, non-judgmental, confidential and impartial service of advice for the public who live and work in Wokingham Borough. The charity's service aims:

- To provide the advice people need and to empower people to be better able to resolve their future problems.
- To campaign to improve the policies and practices that affect people's lives in Wokingham Borough
- To be the go-to charity for anyone in the borough needing help to find a way forward.

### **Principal activity**

The main area of charitable activity is the provision of general advice and information and specialist advice on debt, benefits, housing and employment matters. The charity helps people living and/or working across Wokingham Borough. We help people find a way forward with their issues, with a particular focus on queries around welfare benefits, debt, housing, relationship problems and employment law. Services provided to the people of Wokingham Borough include:

- Generalist advice, information and support, delivered by trained volunteers and staff who offer holistic support on an individual basis, with support from supervisors – by telephone, face-to-face in Wokingham and Woodley with referrals via our website too
- Operating a 'One Front Door' link to ensure that people get the appropriate level of support from Citizens Advice or via other organisations who are suited to their needs, such as local foodbanks, The Cowshed, Wokingham United Charities, Berkshire Women's Aid, Wokingham Volunteer Centre, First Days, Involve, Link Visiting Scheme, Age UK Berkshire and many more.
- Outreach across Wokingham Borough with our purpose-designed Mobile Advice Unit, an office on wheels, to support people across our communities
- Delivering MHFA England's online adult Mental Health First Aid courses.
- Specialist advice to people with additional vulnerabilities through our home visitor project, Advice At Home.
- Money advice including specialist support for complex debt problems.
- Universal Credit Help to Claim – helping clients with applications and support to first payment
- Co-designing an anti-poverty/tackling poverty strategy as part of a hardship alliance with Wokingham Borough Council, Wokingham United Charities, Age UK Berkshire and First Days – set to launch in 2022/23

### **Values**

Our staff, volunteers and trustees helped to decide our values in June 2019 - as part of a business planning process looking at the future of our charity.

- We encourage - we're not afraid of trying new things and we support each other to figure it out. We question every idea to make it better and we change when things are not working.
- We're approachable - we work together with stakeholders and partners to find the best way forward for our clients. We ensure that our services reach those who need us.
- We're confident - we do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2022**

-continued-

### **Equality and Diversity statement**

At Citizens Advice we believe that our common humanity makes us equal in worth, dignity and rights. We will be a strong champion for equality by:

- listening to, and working with our communities.
- challenging discrimination through advice.
- championing equality through research and campaigns.
- valuing diversity as an employer and volunteer organization.
- finding ways to embed diversity of thought.

We will be a stronger organisation by embedding diversity of thought into our decision making processes.

## **BUSINESS REVIEW AND PERFORMANCE FOR THE YEAR**

### **Business Review**

Our vision is to be the go-to charity in Wokingham, making a positive and lasting difference in the lives of people living and/or working in the Borough. We are a helping hand for people who need support navigating through life, helping them find a way forward with their problems.

The vision will be achieved through:

- Getting the basics right

Ensuring all our clients get a consistent service, whatever the problem, whatever the point of access. Our test is a base level of service, which is accessible, of good quality and moves them forward.

- Empowering people

Fostering a culture of learning and improvement. Securing an accreditation through a best practice framework to model ourselves against. Continuing to deliver development days as a forum for ideas and development of our team.

- Utilising technology to be effective and efficient

Making the most of what technology can do for us, both internally and externally. Ensuring our colleagues have the appropriate technology, training and support to fulfil their role.

- Client-focused - listen to and learn from clients

Colleagues will scrutinise the work of the organisation to ensure our services meet the needs of our clients. We will champion and trial new ideas that will help improve our services.

- Continue to grow, adapt and be flexible

Identifying gaps in service provision, we will explore how the organisation can develop innovative ideas to provide support. We will highlight our client stories to promote our services and the issues faced locally.

From 1st April 2021 to 31st March 2022:

- We helped 5,170 unique clients
- Dealt with 17,819 issues - an average of 3 issues per client
- Our volunteers helped on average 137 clients each, throughout the year
- We secured outcomes for clients including £1,476,831 of income gains and £793,583 of debts written off
- The top issues we helped with were Benefits & tax credits, Charitable Support & access to food banks, Housing, Debt, Utilities & communications and Employment

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2022  
-continued-**

From quarterly feedback collected from clients throughout 2021/22:

- 92% would recommend the service to others
- 88% said they found it easy to access the service
- 86% said we helped them find a way forward with their problems
- 76% of clients said that they wouldn't have been able to solve their problems without our help
- 66% reported that they felt less stressed, depressed or anxious as a result of our help
- 50% said they felt their physical health improved as a result of our help

One of the comments submitted in the feedback really captured some of the impact we have in our community:

"I always receive the best service and information. I have to say if you were not here, I am not sure I would also as we speak, you have gone extra miles at every occasion and helped me see light when I had a feeling of drowning Keep up the good work!"

Our One Front Door approach, which began in March 2020 shortly before the first national lockdown, continued through the year. The focus shifted in its promotion, from needing help from the consequences of the pandemic on our communities, individuals and society, to the growing cost of living crisis. The concept of One Front Door is about having a key help service, advertised widely, handled by people responding with empathy, no judgement, and helping lift the weight from people's shoulders. We identify any immediate needs for support (such as foodbank vouchers or other essential needs) as well as any advice areas to then be processed through our more specialist teams. The One Front Door team referred out or signposted to at least 165 other organisations this year.

Our generalist advice, information and support service then provides further help - particularly on issues involving welfare benefits, debt, housing and employment law - as well as other issues people face. This includes helping identify eligibility for benefits and completing the relevant applications, supporting people through the appeals process for rejected claims - it includes income and expenditure checks, and budgeting, whilst exploring possible debt solutions relevant to their situation.

A lot of effort in this financial year has gone in to working with Wokingham Borough Council and a large number of other charities to inform the development of an anti-poverty/tackling poverty strategy for the Borough. This resulted in the formation of a Hardship Alliance group meeting on a fortnightly basis to co-produce a Tackling Poverty Strategy - the group includes Wokingham Borough Council, Wokingham United Charities, Age UK Berkshire, First Days and Citizens Advice Wokingham. The strategy is expected to be launched in 2022/23.

For every £1 invested in Citizens Advice Wokingham we saw:

- £5.29 returned in fiscal benefits
- £30.94 return in public value
- £13.49 in value to the people we help (financial outcomes)

The Board of Trustees would like to put on record its thanks to all of our staff, volunteers, funders and partners for all of their efforts and support.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2022  
-continued**

### Financial Results

The net surplus on unrestricted funds (representing core activities) amounted to £5,887. The balance of funds carried forward at 31 March 2022 is £99,721 and this balance has been allocated to designated funds (as detailed in the notes to the accounts).

### Covid-19

The trustees have reviewed the risks that Covid-19 poses to the charity and concluded that for the foreseeable future, the charity will have sufficient resources to meet its liabilities as they fall due.

### Principal Funding Sources

The charity received approximately 55% of its unrestricted funding from Wokingham Borough Council. In the event that Wokingham Borough Council was unable to continue providing this level of support the charity would cease to operate unless new funding was found.

### Reserves Policy

Note 18 to the financial statements summarises the year's movements on each fund. With the exception of restricted and designated funds the Committee has reviewed the reserves of the charity and concluded that, providing ongoing funding is received, only a small amount of reserves is required at this time (excluding designated reserves).

Restricted funds relate principally to funded projects for which income and expenditure balance over the period of their operation (they are listed within the notes to the accounts). However, receipts and payments are not always in step in the short term and balances held at any given date can vary. The total balances on restricted funds at 31 March 2022 and carried forward to 2022/2023 was £9,446.

The Charity Commissioners require organisations such as the charity to establish reserves to cover the eventuality of the Charity ceasing to operate and to unwind in an orderly fashion whilst meeting all of its financial and operational obligations. As a company Limited by Guarantee the charity has contingent financial liabilities in respect of employment costs and expenses upon cessation.

The charity will review future income and will ensure as far as possible that income is derived from a wide variety of sources. They will take all the necessary precautions to ensure that at no time in the foreseeable future would it be possible for the cessation or significant reduction in core funding to materially affect the organization.

The Trustees have determined the need to hold sufficient free reserves to be able to cover the potential redundancy costs and three months normal operation expenditure to allow an orderly wind down.

Given the above objective and the risks associated with the reliance on principal funding from one source, the Terminal and Operations Reserve at 31 March 2022 has increased to £99,721. Whilst this is sufficient to cover redundancy costs it does not provide sufficient cover for three months operating costs and the Trustees recognize the need to reduce this gap as soon as possible.

	£
Employment costs	96,757
Operating costs	14,419
	111,176
	111,176

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2022  
-continued-**

The provision, as calculated by the charity, is still short of the actual provision required at 31 March 2022 of £111,176. The Trustees will continue to monitor the level of terminal and operations reserves required in the future, recognizing that the provision may increase over time due to inflation and employees accruing increased redundancy entitlements with the passing of time.

### **Investment Policy**

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are few funds for long term investment.

### **PLANS FOR FUTURE PERIODS**

The charity plans to continue the activities outlined above in the forthcoming years subject to satisfactory funding arrangements. Wokingham Borough Council will provide the necessary funding to meet these ongoing costs. Based on budgets for 2022/2023 there is a projected small deficit arising in the financial year.

### **RESPONSIBILITIES OF THE TRUSTEES**

Company law and charity 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 surplus or deficit for the period. In preparing financial statements, the trustees are required to:

- select appropriate 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 accounting standards have been followed and explain where they have not been followed; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2022  
-continued-**

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Wokingham & District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Acts 1985 to 2006.

The trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, as the company's trustees, we certify that:

- so far as we are aware, there is no relevant information to which the company's examiner is unaware; and
- as the trustees of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's examiner is aware of that information.

#### **BASIS OF PREPARATION**

This report has 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 (FRS 102).

Approved on behalf of the Board of Trustees on 3 August 2022.



.....  
Mr M B Drake - Trustee

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS  
YEAR ENDED 31 MARCH 2022**

I report to the trustee on my examination of the financial statements of Wokingham Citizens Advice Bureau ("the charity") for the year ended 31 March 2022.

### **Responsibilities and basis of report**

The trustees are also the directors of the company for the purposes of company law are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ACCA. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to our attention.

### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the charity as required by Section 386 of the Act 2006; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Hunter FCCA  
Independent Examiner  
D E Hunter Limited  
2 Salisbury Close  
Wokingham  
Berkshire  
RG41 4AJ

3 August 2022

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2022 £	2021 £
<b>INCOME AND ENDOWMENTS</b>					
Donations and legacies	5	940	-	940	11,538
Charitable activities	6	265,450	208,635	474,085	435,101
Investment income	7	8	-	8	115
<b>Total income</b>		<u>266,398</u>	<u>208,635</u>	<u>475,033</u>	<u>446,754</u>
<b>EXPENDITURE</b>					
Expenditure on charitable activities	8	260,141	211,162	471,303	406,692
Expenditure on raising funds	9	370	-	370	180
<b>Total expenditure</b>		<u>260,511</u>	<u>211,162</u>	<u>471,673</u>	<u>406,872</u>
<b>NET INCOME</b>		5,887	(2,527)	3,360	39,882
Actuarial gains/(losses) on defined benefit pension scheme		5,553	-	5,553	(344)
<b>Net movement in funds</b>		<u>11,440</u>	<u>(2,527)</u>	<u>8,913</u>	<u>39,538</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		88,281	11,973	100,254	60,716
<b>Total funds carried forward</b>		<u>99,721</u>	<u>9,446</u>	<u>109,167</u>	<u>100,254</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 12 to 19 form part of the statutory accounts

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL POSITION  
FOR THE YEAR ENDED 31 MARCH 2022**

	Note	2022 £	2021 £
<b>CURRENT ASSETS</b>			
Debtors	13	15,800	74,944
Cash at bank and in hand		163,790	121,011
		<u>179,590</u>	<u>195,955</u>
<b>CREDITORS: amounts falling due within one year</b>	14	(68,402)	(85,638)
<b>NET CURRENT ASSETS</b>		<u>111,188</u>	<u>110,317</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
Defined benefit pension plan liability		(2,021)	(10,063)
<b>NET ASSETS INCLUDING DEFINED BENEFIT PENSION PLAN LIABILITY</b>		<u>109,167</u>	<u>100,254</u>
<b>FUNDS OF THE CHARITY</b>			
Restricted funds		9,446	11,973
Unrestricted fund - Designated fund		99,721	88,281
- General fund		-	-
<b>TOTAL CHARITY FUNDS</b>	17	<u>109,167</u>	<u>100,254</u>

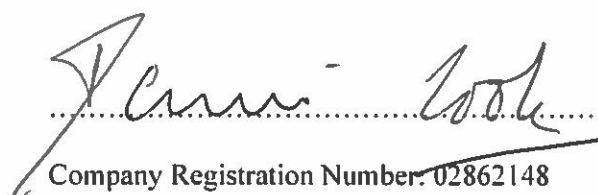
For the year ended 31 March 2022 the charity was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with Section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the Board of Trustees on 3 August 2022 and signed on its behalf by:

 ..... Mr D Cook - Trustee  
Company Registration Number: 02862148

The notes on pages 12 to 19 form part of the statutory accounts.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
YEAR ENDED 31 MARCH 2022  
NOTES TO THE FINANCIAL STATEMENTS**

**1. GENERAL INFORMATION**

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is:

Waterford House  
Erfstadt Court  
Wokingham  
Berkshire  
RG40 2YF

**2. STATEMENT OF COMPLIANCE**

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

**3. ACCOUNTING POLICIES**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis.

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

**Going concern**

The trustees have reviewed risks to the charity, including Covid-19 and concluded that for the foreseeable future the charity will have sufficient resources to meet its liabilities as they fall due.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future commitments.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for specific purposes. The costs of raising and administering such funds are charged against the specific fund. Transfers from restricted funds are only allowed where the contract provides specific permission.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2022**  
**NOTES TO THE FINANCIAL STATEMENTS**  
 -continued-

**3. ACCOUNTING POLICIES (continued)**

**Incoming Resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfill conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

- Voluntary Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

**Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.
- Expenditure in respect of sundry capital equipment is fully charged in the year of purchase in accordance with the charity's policies.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

**Financial instruments**

The charity only enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2022**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**3. ACCOUNTING POLICIES (continued)**

**Financial instruments (continued)**

Debt instruments are subsequently measured at amortised cost.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**Defined benefit and defined contribution plans**

The charity operated both a defined benefit pension scheme and a defined contribution scheme. The defined benefit scheme is closed to new employees. Employer contributions in respect of the defined contribution scheme are charged to Staff Costs as they become payable in accordance with the rules of the scheme.

The company recognises a defined net benefit pension asset or liability in the statement of financial position as the net total of the present value of its obligations and the fair value of plan assets out of which the obligations are to be settled. The defined benefit liability is as advised by the scheme provider on an annual basis.

Changes in the net defined benefit asset or liability arising from employee service are recognised in income or expenditure as a current service cost where it relates to services in the current period and as a past service cost where it relates to services in prior periods. Costs relating to plan introductions, benefit changes, curtailments and settlements are recognised in income or expenditure in the period to which they occur.

**4. CHARITABLE COMPANY LIMITED BY GUARANTEE**

The charity is a company limited by guarantee and has no share capital.

**5. DONATIONS AND LEGACIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 31 March 2022 £</b>	<b>2021 £</b>
General donations	940	-	940	11,538
	=====	=====	=====	=====

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2022**  
**NOTES TO THE FINANCIAL STATEMENTS**  
-continued-

**6. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 Mar 2022 £	2021 £
<b>Grants receivable from:</b>				
Wokingham Borough Council (WBC)	145,343	-	145,343	141,110
Premises rent waived				
by Borough and Town Councils	38,000	-	38,000	38,000
Wokingham Town Council	10,000	-	10,000	10,000
Woodley Town Council	7,000	-	7,000	7,000
Earley Town Council	2,000	-	2,000	1,200
Local Parish Councils	9,250	-	9,250	11,600
WBC – One front door	-	108,635	108,635	87,889
WBC – Debt manager project	-	24,964	24,964	14,667
WBC - Council tax arrears project	-	-	-	5,000
WBC – Anti poverty forum	-	3,895	3,895	-
Citizens Advice - Universal Support project	-	21,306	21,306	29,391
Citizens Advice -MaPS project	-	14,985	14,985	14,638
Citizens Advice -Technology grants	-	1,500	1,500	13,997
Wokingham United Charities (WUC)				
- Community advice project	-	-	-	2,214
WUC – Home visit project	-	13,675	13,675	9,669
The National Lottery Community Fund – Advice Task Force project	-	3,333	3,333	1,666
The National Lottery Community Fund – Home visit project	-	2,500	2,500	7,500
Post code neighbourhood Trust project	-	7,800	7,800	2,600
Berkshire Community Foundation (BCF)				
- Mental Health Advice project	-	3,281	3,281	5,469
BCF Finding a way forward project	-	-	-	5,000
BCF Community response grant	-	-	-	3,750
Other sources	-	2,761	2,761	3,385
Miscellaneous	53,857	-	53,857	19,356
<b>Total grants and other income</b>	<u>265,450</u>	<u>208,635</u>	<u>474,085</u>	<u>435,101</u>

**7. INVESTMENT INCOME**

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Bank interest receivable	8	8	115	115
	<u>8</u>	<u>8</u>	<u>115</u>	<u>115</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2022**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**8. EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2022 £	2021 £
<b>Staff costs:</b>				
Wages and salaries	118,641	172,686	291,327	260,528
Employer's National Insurance	9,642	10,854	20,496	17,544
Employer's pension contributions	9,294	10,272	19,566	14,868
	<u>137,577</u>	<u>193,812</u>	<u>331,389</u>	<u>292,940</u>
<b>Support costs:</b>				
WBC – One front door	-	4,800	4,800	-
Citizens Advice -Universal Support project	-	1,734	1,734	1,113
Citizens Advice – Technology grants	-	7,552	7,552	10,780
WUC - Community advice project	-	-	-	164
WUC – Home visit project	-	504	504	286
National Lottery -Advice Task Force project	-	-	-	1,800
National Lottery – Home visit project	-	-	-	23
BCF – Mental Health Advice project	-	-	-	4,253
BCF – Finding a way forward project	-	-	-	4,491
Staff and volunteer expenses	2,034	-	2,034	179
Staff refreshments	-	-	-	546
Premises service charges	11,526	-	11,526	11,141
Premises rent waived	38,000	-	38,000	38,000
Central Citizens Advice support costs	4,036	-	4,036	3,184
Meetings	111	-	111	50
Telephone	686	-	686	5,088
Postage and stationery	1,687	-	1,687	541
Photocopier costs	864	-	864	(196)
Computer equipment, support and maintenance	2,719	-	2,719	1,849
Sundries	13,819	2,760	16,579	2,494
Bank charges	129	-	129	78
	<u>75,611</u>	<u>17,350</u>	<u>92,961</u>	<u>85,864</u>
<b>Governance costs:</b>				
General office wages costs	37,136	-	37,136	21,760
Staff training	948	-	948	823
Accountancy fees and payroll costs	4,552	-	4,552	3,252
Legal and professional	1,295	-	1,295	-
Subscriptions	516	-	516	451
Insurances	2,506	-	2,506	1,602
	<u>46,953</u>	<u>-</u>	<u>46,953</u>	<u>27,888</u>
	<u>260,141</u>	<u>211,162</u>	<u>471,303</u>	<u>406,692</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2022**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**9. EXPENDITURE ON RAISING FUNDS**

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Fundraising costs	370	370	180	180
	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>

**10. INDEPENDENT EXAMINATION FEES**

	2022 £	2021 £
Fees payable to the independent examiner for: Independent examination of the financial statements	1,500	1,500
	<u>=====</u>	<u>=====</u>

**11. STAFF COSTS**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022 £	2021 £
Wages and salaries	328,463	282,288
Social security costs	20,496	17,544
Employer contributions to pension plans	19,566	14,868
	<u>=====</u>	<u>=====</u>
	368,525	314,700
	<u>=====</u>	<u>=====</u>

The average head count of employees during the year was 18 (2021: 17).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

**12. TRUSTEES REMUNERATION AND EXPENSES**

No remuneration was paid to trustees during the year (2021: Nil).

No expenses were paid to trustees during the year (2021: Nil).

**13. DEBTORS**

	2022 £	2021 £
Trade and other Debtors	13,332	73,246
Prepayments and accrued income	2,468	1,698
	<u>=====</u>	<u>=====</u>
	15,800	74,944
	<u>=====</u>	<u>=====</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2022**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

<b>14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Accruals and deferred income	55,411	81,723
Social security and other taxes	9,076	-
Other creditors	3,915	3,915
	<u>68,402</u>	<u>85,638</u>
	<u><u>68,402</u></u>	<u><u>85,638</u></u>
<b>15. PENSIONS AND OTHER POST RETIREMENT BENEFITS</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Defined contribution plans</b>		
Contributions paid	19,566	14,601
<b>Defined benefit plans</b>		
Amount paid in respect of charges and interest on deficit	58	267
	<u>19,624</u>	<u>14,868</u>
	<u><u>19,624</u></u>	<u><u>14,868</u></u>
<b>Defined benefit plans</b>		
Actuarial losses/(gain)	5,553	344
	<u>5,553</u>	<u>344</u>
	<u><u>5,553</u></u>	<u><u>344</u></u>
<b>16. DEFERRED INCOME</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Balance as at 1 April 2021	76,624	34,636
Amount released to incoming resources	(76,624)	(34,636)
Amount deferred in the year	48,478	76,624
	<u>48,478</u>	<u>76,624</u>
	<u><u>48,478</u></u>	<u><u>76,624</u></u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2022**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**17. MOVEMENT IN FUNDS**

	At 1 April 2021	Incoming resources	Outgoing resources	Other Transfers and gains	At 31 March 2022
	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated funds:					
Terminal Liabilities and Operations fund	88,281	-	-	11,440	99,721
General fund	-	266,398	(260,511)	(5,887)	-
<b>Total unrestricted fund</b>	<u>88,281</u>	<u>266,398</u>	<u>(260,511)</u>	<u>5,553</u>	<u>99,721</u>
<b>Restricted funds</b>	11,973	208,635	(211,162)	-	9,446
<b>Total funds</b>	<u><u>100,254</u></u>	<u><u>475,033</u></u>	<u><u>(471,673)</u></u>	<u><u>5,553</u></u>	<u><u>109,167</u></u>

Unrestricted funds comprise those funds which the members are free to use in accordance with the charitable objects.

**Purpose of designated funds**

The Terminal Liabilities and Operations fund is to cover the operational costs in the event that current funding ceased and to cover the cost of any liabilities arising from the termination of activities.

**Purpose of restricted funds**

Restricted funds relate to monies received for a specific purpose. The balance of £9,446 is primarily due to timing differences between realisation of restricted income on a deferred basis and associated costs.

**18. TAXATION**

As a charity, Wokingham & District Citizens Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

**19. RELATED PARTY TRANSACTIONS**

There were no related party transactions during the year (2021: £nil)

**20. CAPITAL COMMITMENTS**

There were no capital commitments at 31 March 2022 (2021: £Nil).

**WOKINGHAM AND DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1027729

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# Accounts

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**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**UNAUDITED FINANCIAL STATEMENTS**

**31 MARCH 2021**

**Company Registration Number 02862148**

**Charity Number 1027729**

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**

**FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2021**

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**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2021**

The trustees, who are also directors for the purposes of charity law, have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2021.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Registered Charity Name</b>	Wokingham & District Citizens Advice Bureau
<b>Charity registration number</b>	1027729
<b>Company registration number</b>	02862148
<b>Honorary Founder Member</b>	Mrs A R Potts
<b>Trustees</b>	Mr T Abbott (resigned 1 April 2020) Cllr Mr P M Bath (resigned 23 June 2020) Mr D W Bragg Ms S L Browning Cllr Mr N Campbell-White (resigned 13 May 2020) Ms J Cameron (appointed 5 August 2020) Ms J M Cheng (appointed 23 June 2020, resigned 5 August 2020) Mr D Cook Mr S I Daud (appointed 5 August 2020) Ms A Deller Mr M B Drake Cllr Dr M A Gee (appointed 14 May 2020) Mr J C Gibson Ms E A Hobbs (appointed 11 September 2020) Mr A M Reaney (appointed 5 August 2020) Mr A N Waters (resigned 5 May 2020)
<b>Registered office</b>	Waterford House Erftstadt Court Wokingham Berkshire RG40 2YF
<b>Operational address</b>	Waterford House Erftstadt Court Wokingham Berkshire RG40 2YF
<b>Senior management team</b>	Mr J Morrison Ms C Oughton Ms G Phull

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2021  
-continued-**

<b>Charity secretary</b>	Mr M B Drake
<b>Accountants</b>	Keal & Associates Chartered Certified Accountants Innovation House Molly Millars Close Wokingham Berkshire RG41 2RX
<b>Bankers</b>	HSBC Bank plc 1-2 Market Place Wokingham Berkshire RG40 1AL
<b>Solicitors</b>	Clifton Ingram LLP 22-24 Broad Street Wokingham Berkshire RG40 1BA

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2021  
-continued-**

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The organisation is a charitable company limited by guarantee, incorporated on 13 October 1993 and registered as a charity on 27 October 1993. The charity 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. In the event of the charity being wound up members are required to contribute an amount not exceeding £1.

### **Recruitment and appointment of Trustees**

The trustees of the charity are also charity trustees for the purposes of charity law and under the charity's Articles are known as members of the Trustee Board. Under the requirements of the Memorandum and Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. All nominated or co-opted Trustees shall retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may then be elected or re-appointed.

### **Trustees and training**

The trustees are generally already familiar with the practical work of the charity.

Additionally, new trustees are assisted in familiarising themselves with the charity and the context within which it operates. This process covers:

- The obligations of Trustee Board members.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives.

### **Risk management**

Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the offices. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

### **Organisational structure**

The Wokingham & District Citizens Advice Bureau Trustees met six times during the year. The Trustees Board operates under specific terms of reference. Quarterly financial reports are prepared together with Annual Budgets and Latest Estimates of the Bureau affairs and these are submitted to and approved by the Trustees.

During the year the Trustees established three sub-committees; Executive, People and Finance committees to provide oversight and make specific recommendations to the Trustee Board.

### **Related parties**

In so far as it is complimentary to the charity's objects, the charity is guided by both local and national policy.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2021  
-continued-**

## **OBJECTIVES, ACTIVITIES AND VALUES**

### **Objects**

The object of the charity is to establish and conduct a locally based, independently funded Citizens Advice Service with the Citizens Advice national organisation to provide free, independent, non-judgmental, confidential and impartial service of advice for the public who live and work in Wokingham Borough. The charity's service aims:

- To provide the advice people need and to empower people to be better able to resolve their future problems.
- To campaign to improve the policies and practices that affect people's lives in Wokingham Borough
- To be the go-to charity for anyone in the borough needing help to find a way forward.

### **Principal activity**

The main area of charitable activity is the provision of general advice and information and specialist advice on debt, benefits, housing and employment matters. The charity helps people living and/or working across Wokingham Borough. We help people find a way forward with their issues, with a particular focus on queries around welfare benefits, debt, housing, relationship problems and employment law. Services provided to the people of Wokingham Borough include:

- Generalist advice given by trained volunteers who offer holistic advice on an individual basis, with support from paid supervisors – by telephone, face-to-face in Wokingham and Woodley, email and 'pop-up' outreach.
- During the Covid-19 pandemic, working with Wokingham Borough Council to operate a 'One Front Door' link to support organisations such as local foodbanks, The Cowshed, Wokingham United Charities, Berkshire Women's Aid, Wokingham Volunteer Centre, First Days, Involve, Link Visiting Scheme, Age UK Berkshire and many more.
- Delivering MHFA England's online adult Mental Health First Aid courses.
- Specialist advice to people with additional vulnerabilities through our home visitor project, Advice At Home.
- Money advice including specialist support for complex debt problems.
- Universal Credit Help to Claim – helping clients with applications and support to first payment.

### **Values**

Our staff, volunteers and trustees helped to decide our values in June 2019 - as part of a business planning process looking at the future of our charity.

- We encourage - we're not afraid of trying new things and we support each other to figure it out. We question every idea to make it better and we change when things are not working.
- We're approachable - we work together with stakeholders and partners to find the best way forward for our clients. We ensure that our services reach those who need us.
- We're confident - we do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2021**

-continued

**Equality and Diversity statement**

At Citizens Advice we believe that our common humanity makes us equal in worth, dignity and rights. We will be a strong champion for equality by:

- listening to, and working with our communities.
- challenging discrimination through advice.
- championing equality through research and campaigns.
- valuing diversity as an employer and volunteer organisation.
- finding ways to embed diversity of thought.

We will be a stronger organisation by embedding diversity of thought into our decision making processes.

**BUSINESS REVIEW AND PERFORMANCE FOR THE YEAR**

**Business Review**

This has been a year like no other and we would like to start by saying a huge thank you to each and every one of our staff, volunteers and funders for making all of our work happen.

Our objectives in our business plan have continued to see us through the year:

- Getting the basics right - ensuring that all our clients get a consistent service, whatever the problem, whatever the point of access. Our test is a base level of service that is accessible, of good quality and moves the client forward.
- Empowering people - fostering a culture of support. Securing investors in people accreditation as a best practice framework to model ourselves against. Continuing to deliver development days as a forum for ideas and the development of our team.
- Utilising technology - making the most of what technology can do for us, both internally and externally. Ensuring our colleagues have the appropriate technology, training and support to fulfil their roles.
- Client focused - colleagues will scrutinise the work of the organisation to ensure that our services meet the needs of our clients. We will champion and trial new ideas that will improve our services.
- Continuing to grow - identifying gaps in service provision, we will explore how the organisation can develop innovative ideas to provide support. We will highlight our client stories to promote our services and the issues faced locally.

In 2020/21 we:

- Helped 6,357 unique clients find a way forward with 17,370 issues
- Answered 10,794 incoming calls - all within an average of just 7 seconds
- Secured £1,662,592 of income gains for our clients (benefit applications, appeals, employment tribunals or settlements etc) and £536,711 of debts written off for our clients.

A major part of our work consisted of the Wokingham Borough Community Response, set up to respond to the COVID-19 coronavirus pandemic. Led by Wokingham Borough Council, the group is made up of local charities, town and parish council representatives and community group reps.

Our role in the community response has been that of the One Front Door - essentially no wrong reason to call us, coronavirus community helpline and advice and information helpline wrapped into one. Early in the pandemic, a significant number of our enquiries were around access to food, collection of prescriptions and social isolation support. The key to this was partnership working - our team have the skills, confidence and knowledge to triage enquiries and identify the right route of support, often beyond the initial presenting problem. We then referred people out to appropriate local charities and community groups to support their essential needs.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2021  
-continued**

Access to hardship support for clients has been a key theme of this year too. We have worked with two key strategic partners:

- Wokingham Borough Council - COVID Winter discretionary grant - this fund was operational from December 2020 to the end of the financial year. We were the sole assessors for this fund, identifying eligibility for vouchers to support with paying for food and fuel payments, as well as boiler repairs. This arrangement ensured we could also provide wrap-around support including income maximisation (benefit checks) and debt support.
- Wokingham United Charities - individual essential grants - a local grant-making charity, which tasked us with being the sole-assessors for accessing hardship grants of up to £500 for essential items which have included laptops, carpets, fridge-freezers, beds and ovens. As with above, this approach ensures that there is a consistent offer to all residents looking for hardship support, to not only help relieve immediate need - but also to provide advice and information that can help clients move forward.

The Board of Trustees would like to put on record its thanks to all of our staff, volunteers, funders and partners for all of their efforts and support.

### **Financial Results**

The net surplus on unrestricted funds (representing core activities) amounted to £30,345. The balance of funds carried forward at 31 March 2021 is £88,281 and this balance has been allocated to designated funds (as detailed in the notes to the accounts). The net surplus for the year included £11,538 in respect of one off donations received.

We would like to particularly thank Celia May, former trustee and East Berkshire Ladies Captain 2020 along with Peter Spooner, Club Captain for their great efforts in raising £9,800 for our charity during such a challenging time.

### **Covid-19**

The trustees have reviewed the risks that Covid-19 poses to the charity and concluded that for the foreseeable future, the charity will have sufficient resources to meet its liabilities as they fall due.

### **Principal Funding Sources**

The charity received approximately 62% of its unrestricted funding from Wokingham Borough Council. In the event that Wokingham Borough Council was unable to continue providing this level of support the charity would cease to operate unless new funding was found.

### **Reserves Policy**

Note 18 to the financial statements summarises the year's movements on each fund. With the exception of restricted and designated funds the Committee has reviewed the reserves of the charity and concluded that, providing ongoing funding is received, only a small amount of reserves is required at this time (excluding designated reserves).

Restricted funds relate principally to funded projects for which income and expenditure balance over the period of their operation (they are listed within the notes to the accounts). However, receipts and payments are not always in step in the short term and balances held at any given date can vary. The total balances on restricted funds at 31 March 2021 and carried forward to 2021/2022 was £11,973.

The Charity Commissioners require organisations such as the charity to establish reserves to cover the eventuality of the Charity ceasing to operate and to unwind in an orderly fashion whilst meeting all of its financial and operational obligations. As a company Limited by Guarantee the charity has contingent financial liabilities in respect of employment costs and expenses upon cessation.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2021  
-continued-**

The charity will review future income and will ensure as far as possible that income is derived from a wide variety of sources. They will take all the necessary precautions to ensure that at no time in the foreseeable future would it be possible for the cessation or significant reduction in core funding to materially affect the organisation.

The Trustees have determined the need to hold sufficient free reserves to be able to cover the potential redundancy costs and three months normal operation expenditure to allow an orderly wind down.

Given the above objective and the risks associated with the reliance on principal funding from one source, the Terminal and Operations Reserve at 31 March 2021 has increased to £88,281. Whilst this is sufficient to cover redundancy costs it does not provide sufficient cover for three months operating costs and the Trustees recognise the need to reduce this gap as soon as possible.

	£
Employment costs	87,032
Operating costs	12,675
	99,707

The provision, as calculated by the charity, is still short of the actual provision required at 31 March 2021 of £99,707. The Trustees will continue to monitor the level of terminal and operations reserves required in the future, recognising that the provision may increase over time due to inflation and employees accruing increased redundancy entitlements with the passing of time.

### **Investment Policy**

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are few funds for long term investment.

### **PLANS FOR FUTURE PERIODS**

The charity plans to continue the activities outlined above in the forthcoming years subject to satisfactory funding arrangements. Wokingham Borough Council will provide the necessary funding to meet these ongoing costs. Based on budgets for 2021/2022 there is a projected small surplus arising in the financial year.

### **RESPONSIBILITIES OF THE TRUSTEES**

Company law and charity 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 surplus or deficit for the period. In preparing financial statements, the trustees are required to:

- select appropriate 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 accounting standards have been followed and explain where they have not been followed; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2021  
-continued-**

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Wokingham & District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Acts 1985 to 2006.

The trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, as the company's trustees, we certify that:

- so far as we are aware, there is no relevant information to which the company's examiner is unaware; and
- as the trustees of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's examiner is aware of that information.

#### **BASIS OF PREPARATION**

This report has 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 (FRS 102).

Approved on behalf of the Board of Trustees on 11 August 2021.



.....  
Mr M B Drake - Trustee

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS  
YEAR ENDED 31 MARCH 2021**

I report to the trustee on my examination of the financial statements of Wokingham Citizens Advice Bureau ("the charity") for the year ended 31 March 2021.

**Responsibilities and basis of report**

The trustees are also the directors of the company for the purposes of company law are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the CPAA. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to our attention.

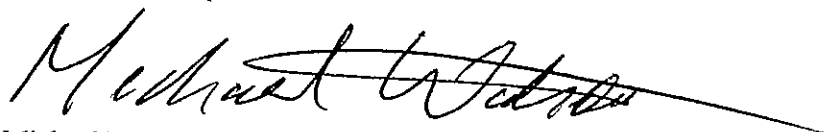
**Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of the Certified Public Accountants Association, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the charity as required by Section 386 of the Act 2006; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination: or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Michael Watson  
Independent Examiner  
Keal & Associates  
Innovation House  
Molly Millars Close  
Wokingham  
Berkshire  
RG41 2RX

11 August 2021

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2021 £	2020 £
<b>INCOME AND ENDOWMENTS</b>					
Donations and legacies	5	11,538	-	11,538	1,770
Charitable activities	6	228,236	206,865	435,101	255,588
Other trading activities	7	-	-	-	1,428
Investment income	8	115	-	115	382
Total income		<u>239,889</u>	<u>206,865</u>	<u>446,754</u>	<u>259,168</u>
<b>EXPENDITURE</b>					
Expenditure on raising funds:					
Expenditure on charitable activities	9	209,364	197,328	406,692	250,607
Costs of other trading activities	10	180	-	180	430
Total expenditure		<u>209,544</u>	<u>197,328</u>	<u>406,872</u>	<u>251,037</u>
<b>NET INCOME</b>		30,345	9,537	39,882	8,131
Actuarial gains/losses on defined benefit pension schemes		(344)	-	(344)	323
Net movement in funds		<u>30,001</u>	<u>9,537</u>	<u>39,538</u>	<u>8,454</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		58,280	2,436	60,716	52,262
Total funds carried forward		<u>88,281</u>	<u>11,973</u>	<u>100,254</u>	<u>60,716</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL POSITION  
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	2021 £	2020 £
<b>CURRENT ASSETS</b>			
Debtors	14	74,944	17,472
Cash at bank and in hand		121,011	100,554
		<u>195,955</u>	<u>118,026</u>
<b>CREDITORS:</b> amounts falling due within one year	15	(85,638)	(45,386)
<b>NET CURRENT ASSETS</b>		<u>110,317</u>	<u>72,640</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
Defined benefit pension plan liability		110,317	72,640
		(10,063)	(11,924)
<b>NET ASSETS INCLUDING DEFINED BENEFIT PENSION PLAN LIABILITY</b>		<u>100,254</u>	<u>60,716</u>
<b>FUNDS OF THE CHARITY</b>			
Restricted funds		11,973	2,436
Unrestricted fund - Designated fund		88,281	58,280
- General fund		-	-
<b>TOTAL CHARITY FUNDS</b>	18	<u>100,254</u>	<u>60,716</u>


For the year ended 31 March 2021 the charity was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with Section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the Board of Trustees on 11 August 2021 and signed on its behalf by:

.....  ..... Mr J C Gibson - Trustee

Company Registration Number: 02862148

The notes on pages 12 to 19 form part of the statutory accounts.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
YEAR ENDED 31 MARCH 2021  
NOTES TO THE FINANCIAL STATEMENTS**

**1. GENERAL INFORMATION**

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is:

Waterford House  
Erfstadt Court  
Wokingham  
Berkshire  
RG40 2YF

**2. STATEMENT OF COMPLIANCE**

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

**3. ACCOUNTING POLICIES**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis.

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

**Going concern**

The trustees have reviewed risks to the charity, including Covid-19 and concluded that for the foreseeable future the charity will have sufficient resources to meet its liabilities as they fall due.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future commitments.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for specific purposes. The costs of raising and administering such funds are charged against the specific fund. Transfers from restricted funds are only allowed where the contract provides specific permission.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**3. ACCOUNTING POLICIES (continued)**

**Incoming Resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfill conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

- Voluntary Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

**Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.
- Expenditure in respect of sundry capital equipment is fully charged in the year of purchase in accordance with the charity's policies.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

**Financial instruments**

The charity only enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
YEAR ENDED 31 MARCH 2021  
NOTES TO THE FINANCIAL STATEMENTS  
-continued-**

**3. ACCOUNTING POLICIES (continued)**

**Financial instruments (continued)**

Debt instruments are subsequently measured at amortised cost.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**Defined benefit and defined contribution plans**

The charity operated both a defined benefit pension scheme and a defined contribution scheme. The defined benefit scheme is closed to new employees. Employer contributions in respect of the defined contribution scheme are charged to Staff Costs as they become payable in accordance with the rules of the scheme.

The company recognises a defined net benefit pension asset or liability in the statement of financial position as the net total of the present value of its obligations and the fair value of plan assets out of which the obligations are to be settled. The defined benefit liability is as advised by the scheme provider on an annual basis.

Changes in the net defined benefit asset or liability arising from employee service are recognised in income or expenditure as a current service cost where it relates to services in the current period and as a past service cost where it relates to services in prior periods. Costs relating to plan introductions, benefit changes, curtailments and settlements are recognised in income or expenditure in the period to which they occur.

**4. CHARITABLE COMPANY LIMITED BY GUARANTEE**

The charity is a company limited by guarantee and has no share capital.

**5. DONATIONS AND LEGACIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 31 March 2021 £</b>	<b>2020 £</b>
General donations	11,538	-	11,538	1,770

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
-continued-

**6. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 Mar 2021 £	2020 £
<b>Grants receivable from:</b>				
Wokingham Borough Council (WBC)	141,110	-	141,110	137,000
Premises rent waived				
by Borough and Town Councils	38,000	-	38,000	38,000
Wokingham Town Council	10,000	-	10,000	10,000
Woodley Town Council	7,000	-	7,000	6,620
Earley Town Council	1,200	-	1,200	1,124
Local Parish Councils	11,600	-	11,600	8,140
WBC – One front door	-	87,889	87,889	-
WBC – Debt manager project	-	14,667	14,667	-
WBC - Council tax arrears project	-	5,000	5,000	5,000
WBC - Emergency Fund project	-	30	30	5,000
Citizens Advice - Universal Support project	-	29,391	29,391	30,356
Citizens Advice -MaPS project	-	14,638	14,638	-
Citizens Advice -Technology grants	-	13,997	13,997	-
Wokingham United Charities (WUC)				
- Community advice project	-	2,214	2,214	11,070
WUC – Home visit project	-	9,669	9,669	-
The National Lottery Community Fund – Advice Task Force project	-	1,666	1,666	4,999
The National Lottery Community Fund – Home visit project	-	7,500	7,500	-
Post code neighbourhood Trust project	-	2,600	2,600	-
Berkshire Community Foundation (BCF)				
- Mental Health Advice project	-	5,469	5,469	2,292
BCF Finding a way forward project	-	5,000	5,000	-
BCF Community response grant	-	3,750	3,750	-
Other sources	-	3,385	3,385	-
Miscellaneous	19,326	-	19,326	257
<b>Total grants and other income</b>	<b>228,236</b>	<b>206,865</b>	<b>435,101</b>	<b>255,588</b>

**7. OTHER TRADING ACTIVITIES**

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Fundraising events	-	-	1,428	1,428

**8. INVESTMENT INCOME**

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	115	115	382	382

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**9. EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2021 £	2020 £
<b>Staff costs:</b>				
Wages and salaries	98,300	162,228	260,528	128,617
Employer's National Insurance	6,886	10,658	17,544	6,026
Employer's pension contributions	14,868	-	14,868	8,048
	<u>120,054</u>	<u>172,886</u>	<u>292,940</u>	<u>142,691</u>
<b>Support costs:</b>				
WBC - Emergency Fund project	-	30	30	730
Citizens Advice -Universal Support project	-	1,113	1,113	4,918
Citizens Advice – Technology grants	-	10,780	10,780	-
WUC - Community advice project	-	164	164	466
WUC – Home visit project	-	286	286	-
National Lottery -Advice Task Force project	-	1,800	1,800	938
National Lottery – Home visit project	-	23	23	-
BCF – Mental Health Advice project	-	4,253	4,253	-
BCF – Finding a way forward project	-	4,491	4,491	-
Staff and volunteer expenses	179	-	179	4,899
Staff refreshments	546	-	546	1,451
Premises service charges	11,141	-	11,141	9,605
Premises rent waived	38,000	-	38,000	38,000
Central Citizens Advice support costs	3,184	-	3,184	3,645
Advertising and publicity	-	-	-	15
Meetings	50	-	50	606
Cleaning	6	-	6	577
Telephone	3,588	1,500	5,088	3,721
Postage and stationery	541	-	541	2,656
Photocopier costs	(196)	-	(196)	3,173
Equipment, furniture and repairs	-	-	-	1,841
Computer equipment, support and maintenance	1,849	-	1,849	6,188
Sundries	2,456	2	2,458	1,911
Bank charges	78	-	78	72
	<u>61,422</u>	<u>24,442</u>	<u>85,864</u>	<u>85,412</u>
<b>Governance costs:</b>				
General office wages costs	21,760	-	21,760	15,896
Staff training	823	-	823	544
General office expenses	-	-	-	-
Accountancy fees and payroll costs	3,252	-	3,252	2,876
Legal and professional	-	-	0	872
Subscriptions	451	-	451	737
Insurances	1,602	-	1,602	1,579
	<u>27,888</u>	<u>-</u>	<u>27,888</u>	<u>22,504</u>
	<u>209,364</u>	<u>197,328</u>	<u>406,692</u>	<u>250,607</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued**

**10. COSTS OF OTHER TRADING ACTIVITIES**

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Fundraising costs	180	180	430	430
	<u>180</u>	<u>180</u>	<u>430</u>	<u>430</u>

**11. INDEPENDENT EXAMINATION FEES**

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	1,500	1,200
	<u>1,500</u>	<u>1,200</u>

**12. STAFF COSTS**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and salaries	282,288	144,513
Social security costs	17,544	6,026
Employer contributions to pension plans	14,868	8,048
	<u>314,700</u>	<u>158,587</u>

The average head count of employees during the year was 17 (2020: 10).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

**13. TRUSTEES REMUNERATION AND EXPENSES**

No remuneration was paid to trustees during the year (2020: Nil).

No expenses were paid to trustees during the year (2020: Nil).

**14. DEBTORS**

	2021 £	2020 £
Trade and other Debtors	73,246	11,698
Prepayments and accrued income	1,698	5,774
	<u>74,944</u>	<u>17,472</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

<b>15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2021</b>	<b>2020</b>
	£	£
Accruals and deferred income	81,723	40,754
Social security and other taxes	-	717
Other creditors	3,915	3,915
	<u>85,638</u>	<u>45,386</u>
<b>16. PENSIONS AND OTHER POST RETIREMENT BENEFITS</b>	<b>2021</b>	<b>2020</b>
	£	£
<b>Defined contribution plans</b>		
Contributions paid	14,601	7,866
<b>Defined benefit plans</b>		
Amount paid in respect of charges and interest on deficit	267	182
	<u>14,868</u>	<u>8,048</u>
<b>Defined benefit plans</b>		
Actuarial losses/(gain)	<u>344</u>	<u>(323)</u>
<b>17. DEFERRED INCOME</b>	<b>2021</b>	<b>2020</b>
	£	£
Balance as at 1 April 2020	34,636	2,292
Amount released to incoming resources	(34,636)	(2,292)
Amount deferred in the year	76,624	34,636
	<u>76,624</u>	<u>34,636</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**-continued-**

**18. MOVEMENT IN FUNDS**

	At 1 April 2020	Incoming resources	Outgoing resources	Other Transfers and gains	At 31 March 2021
	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated funds:					
Terminal Liabilities and Operations fund	58,280	-	-	30,001	88,281
General fund	-	239,889	(209,544)	(30,345)	-
Total unrestricted fund	<u>58,280</u>	<u>239,889</u>	<u>(209,544)</u>	<u>(344)</u>	<u>88,281</u>
<b>Restricted funds</b>	2,436	206,865	(197,328)	-	11,973
<b>Total funds</b>	<u><u>60,716</u></u>	<u><u>446,754</u></u>	<u><u>(406,872)</u></u>	<u><u>(344)</u></u>	<u><u>100,254</u></u>

Unrestricted funds comprise those funds which the members are free to use in accordance with the charitable objects.

**Purpose of designated funds**

The Terminal Liabilities and Operations fund is to cover the operational costs in the event that current funding ceased and to cover the cost of any liabilities arising from the termination of activities.

**Purpose of restricted funds**

Restricted funds relate to monies received for a specific purpose. The balance of £11,973 is primarily due to timing differences between realisation of restricted income on a deferred basis and associated costs.

**19. TAXATION**

As a charity, Wokingham & District Citizens Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

**20. RELATED PARTY TRANSACTIONS**

There were no related party transactions during the year (2020: £nil)

**21. CAPITAL COMMITMENTS**

There were no capital commitments at 31 March 2021 (2020: £Nil).