CITIZENS ADVICE EAST BERKSHIRE LIMITED

England & Wales · Charity number 1065672

Details

Other names	BRACKNELL AND DISTRICT CITIZENS ADVICE BUREAU, BRACKNELL CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	03433043
Registered	1997-11-11
Register	View on the Charity Commission register

Contact

Address	Lower Ground Floor The Columbia Centre Market Street Bracknell Berkshire RG12 1JG
Phone	01628 674842
Email	admin@caeb.org.uk
Website	www.caeb.org.uk

Activities

Objects: The Charity’s objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Bracknell Forest and Maidenhead & Windsor and surrounding areas.

Activities: Information and advice to the public of Bracknell Forest, Maidenehad & Windsor and surrounding areas for the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular.

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** BRACKNELL FOREST BOROUGH COUNCIL
- Bracknell Forest
- Slough
- Windsor And Maidenhead

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£823,700	£910,665	£294,505	18
2024-03-31	£801,615	£862,691	£380,819	20
2023-03-31	£817,045	£739,862	£442,013	20
2022-03-31	£984,906	£769,712	£361,801	16
2021-03-31	£420,644	£404,609	-	-

Trustees

Name	Role	Appointed
Diane O'Neal		2025-09-25
Elizabeth Vivienne Egan		2026-03-05
Hazel Carol Standbridge		2021-05-06
Lewis Stuart Jackman-Clarke		2025-02-13
Paul Geoffrey REynolds		2025-03-25
Penny Thorpe		2021-04-01
Simon Wray		2025-03-25
Suzanne Jayne McVie		2025-03-25

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CITIZENS ADVICE EAST BERKSHIRE LIMITED

England & Wales - Charity number 1065672

Accounts

Citizens Advice East Berkshire Limited Annual Report & Unaudited Financial Statements for the Year Ended 31st March 2025



Charity registration number 1065672
Company registration number 03433043 (England and Wales)
CITIZENS ADVICE EAST BERKSHIRE LIMITED

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Introduction and how we deliver our services

Citizens Advice East Berkshire is a local charity offering advice services to people living in Bracknell Forest, Windsor and Maidenhead and Slough.

Whoever you are, whatever the issue, we're here to help solve life's problems. We offer free, impartial, confidential and independent advice and information to everyone on their rights and responsibilities.

Reflections and Vision from the CEO

Although I joined Citizens Advice East Berkshire shortly after the end of the 2024/25 reporting year, I have already been struck by the dedication, compassion, and professionalism of the team I now have the privilege to lead.

This report reflects a year of extraordinary commitment from our staff and volunteers, who supported over 6,600 people across Bracknell Forest, Windsor and Maidenhead, and Slough. The challenges our clients faced - from the ongoing cost of living crisis to complex issues around housing, debt, and health - were met with empathy, skill, and determination. The financial outcomes achieved, the lives changed, and the voices amplified through our research and campaigns are a testament to the strength and resilience of this organisation.

I want to pay tribute to my predecessor and the leadership team who steered the organisation through this period. Their work laid a strong foundation for the future.

As I look ahead, I am committed to building on this legacy. My focus will be on strengthening our capacity to meet growing demand, supporting our people, and ensuring that our services remain accessible, inclusive, and impactful. We will continue to work closely with our partners and funders to reach those most in need and to advocate for systemic change where it is needed.

Thank you to everyone - staff, volunteers, trustees, funders, and partners - who contributed to the achievements of 2024/25. I am excited to lead Citizens Advice East Berkshire into its next chapter.

Nicola Miller, CEO.

Rising costs are pushing people into hardship

More people than ever are turning to us for support

Our services will remain accessible, inclusive, and impactful

Message from the Chair's desk

We are proud of another year when our dedicated volunteers helped so many people who were struggling and in need of support. The year has been tough for many of our clients who face rising costs while living on low incomes. We have continued to help many people who are struggling with their health or with disabilities which makes day to day living a struggle for them.

There continues to be a huge demand for our services and we are seeking to grow our volunteer base to meet some more of that demand. Our highly trained and super dedicated existing volunteers continue to do a fantastic job, helping our clients with a huge range of issues. A big thank you to them for another year of great achievement.

We are proud to have won contracts to serve the most disadvantaged in our community, such as those struggling with mental health challenges and those using food banks. We will continue to champion those who need assistance because of ill health, discrimination and poverty.

Cheryl Coppell, Chair of the board of trustees.

> "Thanks to our funders and sponsors in the local authorities we serve in East Berkshire, we hope to continue the good work and to help more people in the future."



How we Deliver our Services

Citizens Advice's unique offer **continues to be** the ability to deal with a wide range of issues and to support clients facing multiple, complex issues.

Our first point of contact continues to be mainly through our phone service – Adviceline. In addition to this, in 2024/25 we offered face to face drop-in sessions and outreach service on some days in each of the council areas served. A strategic decision has been made for 2025/26 to redesign our Bracknell Forest outreach provision, to support clients via Foodbank centres in Crowthorne, Bracknell and Sandhurst. Partner referral can be made by key partners and stakeholders and for specific contract referrals. Work is ongoing to explore webchat.



For the number of clients needing more in-depth advice and casework, face to face appointments, telephone and email are available.

Moving forward, we will put plans in place to find the right balance between channels for initial contact and more complex work with clients.

Quality of advice is always a top priority for our clients. External quality checkers are retained as well as internal review. Ongoing training is given to our advice team.

We are for everyone.
Whoever you are,
Whatever your issue.



2024 /2025 Impact Stats

6,634
People helped

40,364
Issues

£8,282,901
Compensation

The major issues clients faced were similar to previous years with the largest proportion of clients coming to us with benefits issues. Debt and housing also remain significant challenges for our clients. We saw a 54% rise in clients with debt issues compared to 2023/24.

Clients in RBWM, Bracknell Forest and Slough are over-represented from potentially disadvantaged groups. 32% of clients have BAME background, this exceeding the population demography.

Clients with long term health conditions and disabilities account for a far higher proportion of our clients (46%) than the population average of 24%. This ties in with the top benefits issues for clients being Personal Independence Payments.

In terms of age reach, younger people (15-19) are under-represented in each area we serve. Older people are slightly under-represented in RBWM and Bracknell Forest but not in Slough.

The impact statistics reflect the number of clients within our East Berkshire area who received support from CAEB and the wider Citizens Advice network, including repeat visits, where clients sought help for separate or multiple issues over time.

In addition to our core advice services described above, separate additional contracts and grants enable us to reach specific vulnerable groups.

Better Care	For Maidenhead and Windsor to support older residents and residents with disabilities and respond to social prescribing referrals.
Mental Health	Services commissioned by the NHS to provide support to clients with mental health challenges on referral from local NHS services.
Outreach Services	Outreach services in Ascot, Sunningdale and Bracknell Children's Centre.
Foodbanks	We continued to support Foodbank clients in Slough throughout the year, alongside the launch of a new service in 2024 operating across the Bracknell, Sandhurst, and Crowthorne Foodbanks.

The Better Care Fund

NHS

Slough foodbank

Client Feedback and Case Studies

1. Adviser's observational skills and diligence produce a huge difference for pensioner

A 74-year-old man came to CAEB seeking help with a Household Support Fund application. During the exploration process, the CAEB adviser identified that he may be eligible for Attendance Allowance (AA) as he was unsteady on his feet and needed to sit down due to osteoarthritis in the knees. Our adviser completed the AA form, demonstrating that the client had several health conditions.

The client was awarded higher rate AA, leading to eligibility for Severe Disability Premium because he lives alone. The client was also awarded full Housing Benefit and Council Tax Support. He can also apply for a free TV Licence when he is 75. He was incredibly thankful to CAEB for asking pertinent questions to establish the bigger picture and assisting with benefits he didn't know he qualified for.

£13,439 **total outcome including backdated payments**

2. Successful tribunal appeal unlocks additional support for disabled client

A client in her thirties had long-term physical and mental health disabilities, requiring additional care from her mother. The client's initial application for Personal Independence Payment (PIP) was unsuccessful, leaving her without the support she needed to address her acute health needs.

CAEB advised the client on their rights and supported her to appeal to HMCTS Tribunal service. In July 2024, the DWP's decision was overturned and the client was awarded high rate care and mobility for PIP. The client received a backdated payment of £12,000 and receives an ongoing payment of £184.30 per week. The award will support the client's additional expenses, occasioned by her poor health and improve stress levels felt by the family members caring for her.

£12,000	Backdated PIP	£184.30	Weekly PIP

3. CAEB offers lifeline to victim of domestic abuse

Our client first engaged with CAEB in 2022: a victim of Domestic Abuse, with four school-aged children seeking support with debt advice. Owing to the client's vulnerability and frail health, our experienced adviser paced support to match the client's needs. In 2024, our volunteer, an authorised Insolvency Service intermediary, successfully submitted a Debt Relief Order. This cleared debt of £47,000 built up over many years, bringing the client huge relief. They were able to offer their children financial stability moving forward, and improve their personal circumstances.

£47,000 DRO | Financial stability | Stress Relief

Client feedback

"Thank you for your support and help. Your advice enabled me to gain clarity and implement suitable solutions to my problems."

"We are lucky to have great people like yourselves serving humanity and helping to better lives and restore harmony at all levels."

Our mission, aims and strategic objectives

MISSION

We empower people with the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem, recognising and supporting those who find it most difficult to help themselves without some additional assistance.

AIMS

- Serve as many clients as possible through offering high quality information and advice, particularly targeting and assisting the most vulnerable
- Invest in front line services in order to be as efficient as possible
- Increase volunteer capacity to serve more clients
- Create a more sustainable organisation, growing our funding opportunities and reach
- Create a more robust organisation by learning and sharing expertise and resources

STRATEGIC OBJECTIVES 2023/24 TO 2025/26



After consultation our trustee board agreed 5 key strategic objectives, to achieve our aims. Delivery was regularly monitored by the board.

1. Retain and develop a strong and effective board
2. Maximise client numbers, impact and quality of service
3. Retain and develop effective staff and volunteer capacity
4. Deliver an effective funding strategy
5. Maintain and develop stakeholder engagement and collaboration, becoming a positive strength and influencer in the local community

Citizens Advice East Berkshire Progress in 2024/25 and Requirements for 2025/26

Trustee Board



The trustee board has seen a number of changes in 2024/25 due to trustees' other commitments. We recruited and assimilated 7 new board members. Recruitment to the Board will continue as necessary to fill any skills gaps as they emerge.

Advice Service for Clients



Due to the work of our staff and volunteers we were able to maintain the same number of clients supported in 2024/25 as 2023/24 in most areas. Our aim in 2025/26 is to maintain these numbers. If we are able to significantly uplift volunteer capacity in 2025/26 we will be able to increase client numbers in some areas.



Quality of advice to our clients is a top priority. In 2024/25 we reviewed and began strengthening our internal and external supervision capacity to maintain and improve the quality of advice. Regular quality updates continue to feature in our weekly newsletter and we run ongoing training workshops for our advice team. External quality checkers are used as well as internal review.



Services were redesigned from parish outreach to provision via drop in, Adviceline and targeted outreach at foodbank centres in Bracknell, Crowthorne and Sandhurst.

Our Staff and Volunteers

We need to continually recruit and support new volunteers to maintain service levels and respond to growing demand.

The trustee board thanks all staff and volunteers for their valued commitment in 2024/25. Work was undertaken to ensure staff feel listened to, valued and supported in terms of training and development. Volunteer meetings ensure the team is has a channel for feedback.

We continue to operate a hybrid working model.

We reviewed management structures in 2024/25 and will implement the changes in 2025/26.

Funding and Stakeholder Engagement

Our core funders, RBWM, BFC, SBC and Baylis Trust remain supportive and enable the delivery of services to local residents. Local town and parish councils also continue to support us and champion our work. We worked with RBWM to deliver the Household Support Fund. Core funding will continue in 2025/26 from BFC and Slough but there will be a 25% reduction in RBMW funding.

In 2024/25, we further strengthened our support for highly vulnerable clients through the continued delivery of our NHS contract, focusing on those facing mental health challenges. We're pleased to confirm that funding has been secured for a further three years, which includes a supervision contract with Rushmoor Citizens Advice.

The Slough Foodbank programme was successfully delivered throughout 2024/25 with funding from the Trussell Trust. We're pleased to confirm that the project will continue into 2025/26, ensuring ongoing support for local residents in need.

A similar information and advice service was successfully launched in Crowthorne, Bracknell and Sandhurst Foodbanks in 2024/25 and is set to continue through 2025/26.

We successfully delivered the second year of our three-year contract supporting residents in Slough. Looking ahead, expanding this work—particularly to reach those in greatest need—remains a key strategic priority.

Influencing change

In 2024/25 we experienced some personnel change in Research and Campaigns.

We have a key role to undertake **research** to find out about issues that affect people in our area. We regularly analysed our internal data on issues clients bring to us which we know to be:

Benefits

Housing

Debt

We also analysed detailed evidence forms for trends, government statistics and feedback from our advisors and stakeholders. This enabled us to not only understand the issues faced by people in our local area, but compare with national themes and trends.

One of our key targets this year was to increase the number of Evidence Forms submitted — and the CAEB team rose to the challenge, completing 212 forms compared to 198 the previous year.

We also play a **campaigning role**, using insights from our research to advocate for change — amplifying the experiences of those we support and working to influence policy and practice at both local and national levels.

This has included in 2024/25, using our social media, especially Twitter for cost of living issues and engagement with local authorities and other stakeholders to understand and resolve issues.

As part of the National Citizens Advice network, we contributed to national campaigns by responding to calls for evidence, drawing directly on the experiences of our local clients — particularly around pressing housing issues and digital exclusion.



In this election year, CAEB actively supported the ‘Living Standards Election’ national campaign, contributing to the wider call for improved living conditions across the country.

We featured in multiple BBC radio Berkshire interviews, discussing local housing issues including lease extensions, relocation and illegal evictions.

Key for 2025/26 will be to maintain our current activity, get our advisors more involved and focusing on Slough to ensure engagement with local stakeholders and gathering evidence forms.

Key Focus Areas 2025/26

- Improve the quality of advice
- Increase volunteers by reviewing and testing our training and volunteer strategy
- Increase capacity and output on Adviceline
- Relaunch Research and Campaigns with new leads
- Formalise our new management structure
- Ensure consistent working across offices, services and projects
- Address resourcing gaps strategically
- Access to information
- Meet a deficit budget by increasing unrestricted funding
- A governance review to align the Board with the new organisational structure

Structure, governance and management

Governing Document

Citizens Advice East Berkshire Limited (CAEB) is a registered charity and a company limited by guarantee and without share capital. CAEB was created through a merger of Bracknell and District Citizens Advice Bureau Limited, operating as Citizens Advice Bracknell & District (CABD) and Citizens Advice Maidenhead and Windsor (CAMW). All assets and liabilities of Citizens Advice Maidenhead and Windsor were transferred to Bracknell and District Citizens Advice Bureau Limited on 1 April 2021.

CAMW was established on 1 September 1939 and incorporated as a company limited by guarantee on 13 December 2000. CABD was established in November 1961 and incorporated as a company limited by guarantee on 12 September 1997 but carried on no activities nor received any income until 1 April 1998 when it succeeded to the assets, liabilities and charitable activities of Bracknell Citizens Advice Bureau which ceased to operate on that day.

citizens advice East Berkshire

Following successful transfer of assets and liabilities, CABD changed its name to CAEB on 1 April 2021. On 31 March 2025 the company had 12 trustees. CAEB is governed by its Memorandum and Articles of Association as approved on 1 April 2021.

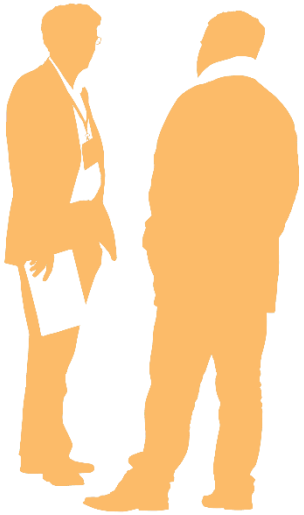
Recruitment and Appointment of Trustees



CAEB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of CAEB and for ensuring that the charity satisfies its legal and contractual obligations.

Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of trustees' interests is maintained at the registered office and is available to the public.

Trustees were drawn from interested residents from Bracknell Forest, Maidenhead, Slough and the surrounding district. New trustees are appointed for a term of three years, at which point they must resign. Outgoing members may elect to stand for an additional three-year term, subject to Board approval. Council representatives and a committee member representing the volunteers attend Board meetings when their views are actively sought although they have no voting rights.



The Charity Commission's Governance Code recommends that if a trustee has served for more than nine years, their reappointment is subject to a particularly rigorous review taking into account the need for progressive refreshing of the board and should also be explained in the annual Trustees' Report. There are no such members currently serving.

Our Trustees as of March 2025



Cheryl Coppell
Chair
Appointed 9/11/20



Penny Thorpe
Vice Chair
Appointed 01/04/21



Hazel Standbridge

Appointed 06/05/21



Tonderai Mugabe

Appointed 07/12/23



Shabnam Ali

Appointed 28/09/23



Dimitri Naumenko-Pronin
Appointed 09/05/24



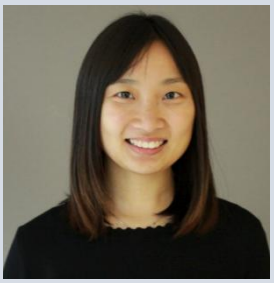
Nitin Suneja

Appointed 26/09/24



Lewis Jackman-Clarke

Appointed 13.02.25



Katy Lau

Appointed 13.02.25



Sue McVie

Appointed 25.03.25



Paul Reynolds

Appointed 25.03.25



Simon Wray

Appointed 25.03.25

Change in Trustees

The following trustees stepped down from their roles:

- Tom Quincy resigned 18 April 2024
- Ian Chambers resigned 1 October 2024
- Graham Walmsley resigned 31 December 2024
- Susan Branchflower resigned 31 December 2024

The following joined CAEB as trustees:

- Dimitri Naumenko-Pronin elected 9 May 2024
- Nitin Suneja elected 26 September 2024
- Lewis Jackman-Clarke elected 13 February 2025
- Katy Lau elected 13 February 2025
- Sue McVie elected 25 March 2025
- Paul Reynolds elected 25 March 2025
- Simon Wray elected 25 March 2025

2024/25 Senior Team

CEO

Bill Feeney
interim appointed June 2024

Pippa Banham
in post until April 2024

Deputy CEO

Paul Nash
in post until March 2025

Advice Services Manager

Claire Oughton
appointed January 2025

David Adam
in post until September 2024

Service Development Manager

Neil Parker
in post until March 2025

Independent Examiner: F J Wilde, Frances Wilde FCCA DChA, 4 Marigold Drive, Bisley, Surrey, GU24 9SF

Bankers: The Co-Operative Bank, 34 St Mary's Butts, Reading, RG1 2LQ

The Chief Executive was appointed on 1 May 2025. From 1 April 2021, Cheryl Coppell was appointed Chair of CAEB on 1 April 2021 and has been in post since. Penny Thorpe was appointed Vice-Chair from 26 August 2021. Ian Chambers was appointed treasurer 15 September 2022 and resigned 1 October 2024. The new treasurer Lewis Jackman was appointed 13 February 2025.

None of the trustees has any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Management Sub-Committees

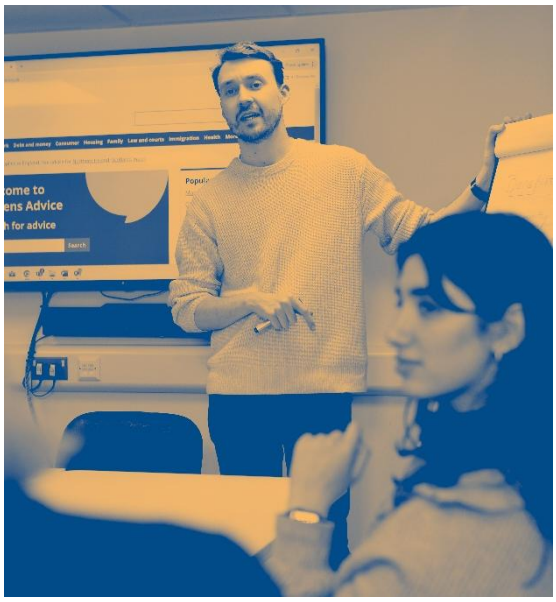
Finance & Governance

Operations

Public Benefit

All sub-committees have terms of reference approved by the Trustee Board. Sub-committees are made up of trustees and members of senior management who meet at least quarterly and report their activities to the full Trustee Board.

Trustee Induction and Training



New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet staff, volunteers, and fellow trustees, and are offered the opportunity to shadow a volunteer adviser for a day—subject to client consent.

Trustees are included in an annual training needs assessment and skills audit and are offered training in response to that and encouraged to attend appropriate external training events where these will facilitate the understanding of their role. All trustee training is logged through the training administrator.

Organisation Structure

CAEB is a member of Citizens Advice, the operating name for the National Association of Citizens Advice Bureaux (NACAB), which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CAEB to fulfil its charitable objectives and comply with the national membership requirements.

The Chief Executive Officer (CEO) of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers delivering the service offered by the charity.

Trustees and the senior management team (SMT) meet to review progress against targets, the charity's financial position and to discuss issues referred to them by the Trustee Board. Their implementation is organised by the CEO and the staff team. There are regular staff, volunteer meetings and SMT meetings which ensure that progress is being made against targets. A Business Plan is reviewed by the Trustee Board at least annually and provides a three-year planning outlook. Reports and recommendations are taken to the full board for approval.

There is an Annual General Meeting (AGM) which is usually held in September. The membership and proceedings of the AGM are defined in CAEB's Memorandum and Articles of Association. The AGM is a public meeting and can involve the staff team, trustee board, members and other stakeholders although only members have voting rights.

The charity also co-operates and liaises with several other advisory services, local charities and local authority departments on behalf of clients.

Pay and Remuneration of Key Management Personnel

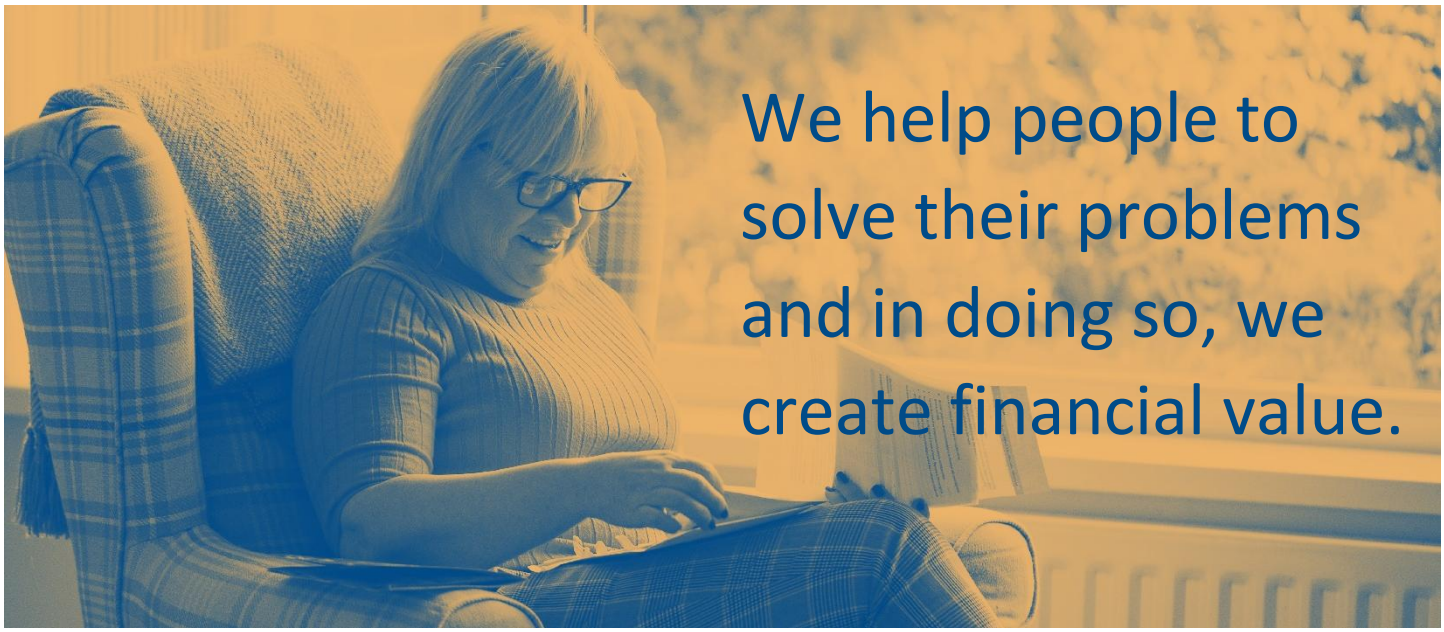
The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. Trustees are unpaid but can claim reasonable out-of-pocket expenses.

Staff receive both pay and reasonable expenses. The trustees balance pay rates and pay rises according to:

- Market rate for the voluntary sector in the local area
- Affordability and sustainability
- Other benchmarked companies and sectors
- Consumer Prices Index



Public Benefit at Citizens Advice East Berkshire



This means that we save government and society money by stopping issues that are, or will become, costly to fix. Using Treasury-approved modelling tools we estimate that the value of the service we provided to our community and wider society in 2024/25 was as follows:

£ 2,241,000

Savings for government, health and other public services due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.

£ 12,950,255

Savings in wider social and economic benefits due to resolving client problems resulting in higher wellbeing, society participation and productivity.

£ 9,278,280

Value to the people we help by achieving individual financial outcomes such as back-dated benefits, writing-off debts and refunds for consumer issues.

As we are dependent on funding from local councils, corporate sponsorship and grants and donations from individuals, it is important that we demonstrate value for every £1 entrusted to us.



Using the Treasury-approved model, we can show that for every £1 invested, we return:

£2.94 in fiscal benefits for government, health and other public services.

£16.98 in wider social and economic benefits.

£12.17 value through financial outcomes for the people we serve.

Risk and internal controls

The Board regularly reviews its risk register.

The targets in this plan spell out more clearly the risks and dependencies and management reporting regimes to ensure highest risks are most closely monitored, managed and mitigated.

Account has been taken of lessons learned from 2023/24.

Staffing and volunteer capacity remain the highest risk. Mitigation is in place within this plan as described within the plan targets in terms of both training recruitment, retention and culture.

CAEB's budget plans have been set to mitigate this high risk by providing capacity within the year to grow volunteer numbers and retain paid staff in the meantime.

Other risks are managed through the committee structures and reporting to board. The board does not have an appetite for red risks and took special action as set out in the risk strategy to manage the red risk on staffing when it was identified.



CAEB's budget is set to have adequate reserves. Contingency plans are in place for emergencies.

Information Security and Client Confidentiality

CAEB's Trustee Board has adopted the National Citizens Advice Information Assurance policy and oversaw the information security of all personal information of our clients, staff, funders and strategic partners that is processed.

CAEB holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. The Board has appointed a Senior Information Risk Officer (SIRO) and an Information Asset Owner (IAO) to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulations and Data Protection Act 2018 (GDPR).

To ensure compliance with the GDPR we have a proactive and organised approach to data protection and we can evidence the steps we take to comply including:

- Ensuring a good level of understanding and awareness of data protection amongst our staff.
- Implementation of comprehensive, risk based, proportionate policies and procedures for handling personal data.
- Maintenance of records of what we do in relation to data protection and why.



Financial review



MISSION

CAEB is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level. We work hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the ever-increasing demand with funding sources not growing at the same rate. We continue to review alternative funding routes to diversify our funding sources.

Deficit

£86,314

Our deficit in 2024/25 was £86,314 (£60,012 deficit in 2023/24) of which £0 were restricted funds (£8,762 in 2023/24).

The Charity budgeted to operate with a deficit in 2024/25 primarily to provide additional support to the residents of East Berkshire during the cost of living crisis.

The 2025/26 budget is predicting a deficit although the intention is to move back to a balanced budget from 2026/27 onwards.

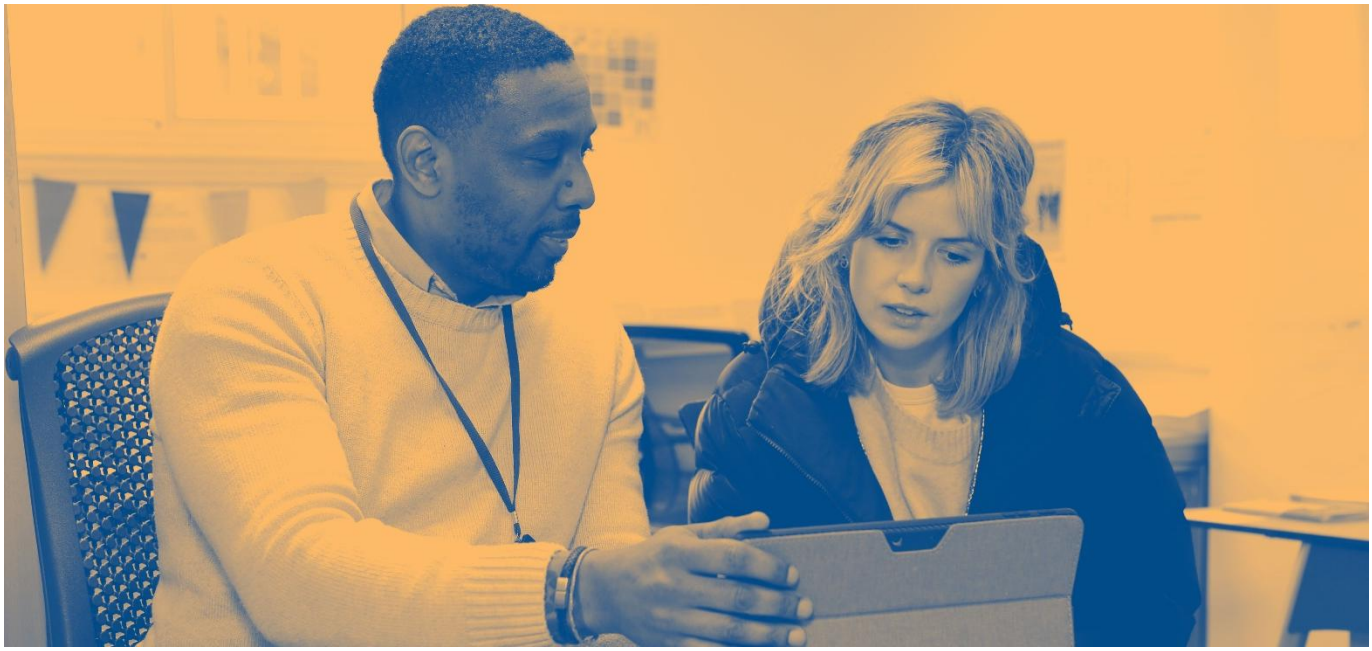
Income

£823,700

CAEB saw an increase in income of £22,085 from £801,615 in 2023/24 to £823,700 in 2024/25.

Of the total income, the split was as follows:

- Unrestricted fund income was £440,628 (£591,180 in 2023/24)
- Restricted fund income was £383,072 (£210,435 in 2023/24)



Our Sponsors

Local Authority Funding

CAEB is significantly dependent upon funding from local authorities, mainly Bracknell Forest Council, Royal Borough of Windsor and Maidenhead and Slough Borough Council to enable it to provide services to clients.

Public Sector Funding

We acknowledge and offer our thanks to our public sector funders during the year, including Bracknell Town Council, Bray Parish Council, Binfield Parish Council, Cox Green Parish Council, Crowthorne Parish Council, Sandhurst Town Council, Sunninghill and Ascot Parish Council, Sunningdale Parish Council, Warfield Parish Council and Winkfield Parish Council and the NHS.

Trusts, Foundations, National Citizens Advice and Others

We have also been grateful for the support of individual contractors, companies and trusts during the year, including Ascot Fire Brigade Trust, Berkshire Community Foundation, the Louis Baylis Charitable Trust, the Shanly Foundation, National Lottery Awards for All, The Sunninghill Trust, National Citizens Advice, the Easthampstead Rotary Club, Tesco, Waitrose and local businesses.

Additional Fundraising

We also raised funds via the Bracknell Forest Lottery, Easy Fundraising, the Bracknell Together Walk, Tesco in-store collection and CAEB raffle draws. Finally, we had individual donations from clients and supporters via our Just Giving page and donation boxes at drop-in centers.

Reserves Policy

RESERVES

CAEB maintains a level of reserves to ensure it remains financially viable for the foreseeable future. In setting the level of reserves Trustees have regard to Charity Commission guidance and the national Citizens Advice Membership Agreement. Reserves are held to cover:

- The unexpected withdrawal of grant funding
- Unforeseen or emergency expenditure
- The cost of moving to new premises
- The costs associated with modernising operations e.g. Information Technology
- Liabilities arising from past pension commitments

RANGE

Trustees review the Reserves Policy annually to reflect current circumstances on actual and target reserve levels. In 2025/26, trustees have agreed that the target range for reserves should be between **£151,302 and £456,222**. General unrestricted reserves and designated funds, **excluding the negative pension reserve are currently £297,314 (£373,239 as of 31st March 2024).**

GOING CONCERN

After making further appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going-concern basis in preparing the financial statements.

Signed on behalf of the Board by

Cheryl Coppell,
Chair of Trustees
Date: 8th September 2025

CITIZENS ADVICE EAST BERKSHIRE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE EAST BERKSHIRE LIMITED

I report to the trustees on my examination of the financial statements of Citizens Advice East Berkshire Limited (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I 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 that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or

4 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 financial statements 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 financial statements to be reached.

F J Wilde FCCA MBA DChA
Warner Wilde
4 Marigold Drive
Bisley
Surrey
GU24 9SF
Date: 29 September 2025

CITIZENS ADVICE EAST BERKSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Current financial year	Notes	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Income from:						
Donations and legacies	**3**	428,075	-	383,072	811,147	794,442
Other trading activities	**4**	-	-	-	-	595
Investments	**5**	12,553	-	-	12,553	6,578
Total income		440,628	-	383,072	823,700	801,615
Expenditure on:						
Charitable activities	**6**	549,504	-	361,161	910,665	862,593
Other expenditure	**11**	-	-	-	-	98
Total expenditure		549,504	-	361,161	910,665	862,691
Net gains/(losses) on investments	**12**	651	-	-	651	1,064
Net income/(expenditure)		(108,225)	-	21,911	(86,314)	(60,012)
Transfers between funds		60,623	(29,950)	(30,673)	-	-
Other recognised gains and losses:						
Actuarial gains on defined benefit pension schemes		-	-	-	-	1,348
Net movement in funds	**8**	(47,602)	(29,950)	(8,762)	(86,314)	(58,664)
Reconciliation of funds:						
Fund balances at 1 April 2024		267,539	104,518	8,762	380,819	439,483
Fund balances at 31 March 2025		219,937	74,568	-	294,505	380,819

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CITIZENS ADVICE EAST BERKSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year	Notes	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:					
Donations and legacies	**3**	584,007	-	210,435	794,442
Other trading activities	**4**	595	-	-	595
Investments	**5**	6,578	-	-	6,578
Total income		591,180	-	210,435	801,615
Expenditure on:					
Charitable activities	**6**	656,967	-	205,626	862,593
Other expenditure	**11**	98	-	-	98
Total expenditure		657,065	-	205,626	862,691
Net gains/(losses) on investments	**12**	1,064	-	-	1,064
Net income/(expenditure)		(64,821)	-	4,809	(60,012)
Transfers between funds		(3,953)	-	3,953	-
Other recognised gains and losses:					
Actuarial gains on defined benefit pension schemes		1,348	-	-	1,348
Net movement in funds	**8**	(67,426)	-	8,762	(58,664)
Reconciliation of funds:					
Fund balances at 1 April 2023		334,965	104,518	-	439,483
Fund balances at 31 March 2024		267,539	104,518	8,762	380,819

CITIZENS ADVICE EAST BERKSHIRE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**14**		5,339		18,713
Current assets					
Debtors	**16**	41,199		13,594	
Investments	**17**	25,776		25,125	
Cash at bank and in hand		323,545		378,873	
		390,520		417,592	
Creditors: amounts falling due within one year	**18**	(55,297)		(25,909)	
Net current assets			335,223		391,683
Total assets less current liabilities			340,562		410,396
Creditors: amounts falling due after more than one year	**19**		(1,807)		(1,077)
Provision for other liabilities	**20**		(44,250)		(28,500)
Net assets			294,505		380,819
The funds of the charity					
Restricted income funds	**24**		-		8,762
Unrestricted funds - general	**25**		222,746		268,721
Unrestricted funds - designated	**23**		74,568		104,518
Pension reserve			(2,809)		(1,182)
			294,505		380,819

CITIZENS ADVICE EAST BERKSHIRE LIMITED

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 25/09/2025

Lewis Jackman-Clarke
.....
L Jackman-Clarke
Trustee

Company registration number 03433043 (England and Wales)

CITIZENS ADVICE EAST BERKSHIRE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash absorbed by operations	**30**		(67,881)		(100,303)
Investing activities					
Proceeds from disposal of intangibles		-		(98)	
Purchase of tangible fixed assets		-		(10,296)	
Investment income received		12,553		6,578	
Net cash generated from/(used in) investing activities			12,553		(3,816)
Net cash used in financing activities			-		-
Net decrease in cash and cash equivalents			(55,328)		(104,119)
Cash and cash equivalents at beginning of year			378,873		482,992
Cash and cash equivalents at end of year			323,545		378,873

1 Accounting policies

Charity information

Citizens Advice East Berkshire Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is The Columbia Centre, Lower Ground Floor, Market Street, Bracknell, Berkshire, RG12 1JG.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

IT equipment	3 years straight line
Fixtures and fittings	5 years straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally 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.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	6,538	-	6,538	7,481	-	7,481
Grants	367,691	383,072	750,763	523,216	210,435	733,651
Donated goods and services	53,846	-	53,846	53,310	-	53,310
	428,075	383,072	811,147	584,007	210,435	794,442
Grants						
Bracknell Forest Borough Council	167,250	-	167,250	167,500	-	167,500
Sandhurst Town Council	2,900	-	2,900	2,900	-	2,900
Sunninghill & Ascot	1,500	-	1,500	4,750	-	4,750
Berkshire Community Foundation	-	-	-	2,000	2,500	4,500
Citizens Advice	30,000	-	30,000	2,000	7,500	9,500
Trussell Trust	-	38,492	38,492	-	-	-
Royal Borough of Windsor & Maidenhead	115,272	25,000	140,272	128,000	2,000	130,000
Slough Borough Council	-	120,000	120,000	-	110,000	110,000
Baylis Trust	-	25,000	25,000	-	25,000	25,000
NHS Frimley	-	120,720	120,720	-	-	-
Other	50,769	53,860	104,629	216,066	63,435	279,501
	367,691	383,072	750,763	523,216	210,435	733,651

The building situated in Maidenhead is provided to CAEB free of charge. The value to the charity has been estimated as £49,310 (2024: £49,310) for the year and this has been recognised as income with an equivalent amount recognised as an expense in the year.

4 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Sponsorships and social lotteries	-	595

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	12,553	6,578

6 Expenditure on charitable activities

	Charitable Activities 2025 £	Charitable Activities 2024 £
Direct costs		
Staff costs	649,599	665,313
Depreciation and impairment	13,373	19,794
Staff and volunteer costs	33,429	24,150
	696,401	709,257
Share of support and governance costs (see note 7)		
Support	186,868	147,578
Governance	27,396	5,758
	910,665	862,593
Analysis by fund		
Unrestricted funds - general	549,504	656,967
Restricted funds	361,161	205,626
	910,665	862,593

7 Support costs allocated to activities

	2025 £	2024 £
Management, admin and premises	137,558	115,768
Donated premises	49,310	49,310
Bad debt provision released	-	(17,500)
Governance costs	27,396	5,758
	214,264	153,336
Analysed between:		
Charitable Activities	214,264	153,336

7 Support costs allocated to activities **(Continued)**

Governance costs comprise:	2025 £	2024 £
Independent Examiner fee	3,192	3,300
Other governance costs	24,204	2,458
	27,396	5,758

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	13,373	19,794
Loss on disposal of intangible assets	-	98

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year. £nil (2024: £nil) was reimbursed to trustees during the year.

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Full Time Equivalent number of employees	18	20

Employment costs	2025 £	2024 £
Wages and salaries	584,910	597,163
Social security costs	37,401	38,085
Other pension costs	27,288	30,065
	649,599	665,313

Included in the above figures are redundancy and termination payments totalling £45,425, being £29,159 redundancy and £16,266 in lieu of notice.

Staff numbers represent the full time equivalent including part-time staff, but excluding contractors and volunteers. There were 28 (2024: 29) full and part-time employees.

Wages and salaries includes contract staff, the amount of which varies year to year.

10 Employees **(Continued)**

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,001 to £70,000	-	1
£70,001 to £80,000	1	-

Contributions totalling £2,156 (2024: £2,833) were made to defined contribution pension schemes on behalf of employees whose emoluments exceed £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	178,192	70,429

In 2024/25 the figure represented more than one appointment for certain posts.

11 Other

	Total £ 2025	Unrestricted funds general 2024
Financing costs	-	98
	-	98

Financing costs relate to the unwinding of the discount factor used to value the present value of the deficit reduction contributions payable under the agreement with TPT Retirement Solutions that relates to the deficit.

12 Gains and losses on investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gains/(losses) arising on:		
Revaluation of investments	651	1,064

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	IT equipment	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 April 2024	72,152	11,355	83,507
At 31 March 2025	72,152	11,355	83,507
Depreciation and impairment			
At 1 April 2024	53,440	11,355	64,795
Depreciation charged in the year	13,373	-	13,373
At 31 March 2025	66,813	11,355	78,168
Carrying amount			
At 31 March 2025	5,339	-	5,339
At 31 March 2024	18,713	-	18,713

15 Financial instruments

	2025	2024
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	25,776	25,125

16 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Other debtors	32,002	4,388
Prepayments and accrued income	9,197	9,206
	41,199	13,594

17 Current asset investments

	2025	2024
	£	£
Unlisted investments - CCLA	25,776	25,125

18 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Deferred income	21	21,614	-
Trade creditors		16,601	-
Other creditors		8,636	8,139
Accruals		8,446	17,770
		55,297	25,909

19 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Accruals and deferred income	1,807	1,077

20 Provisions for liabilities

	2025 £	2024 £
Dilapidations	44,250	28,500

Movements on provisions:

	Dilapidations £
At 1 April 2024	28,500
Additional provisions in the year	15,750
At 31 March 2025	44,250

21 Deferred income

	2025 £	2024 £
Other deferred income	21,614	-

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	21,614	-

Movements in the year:

21 Deferred income **(Continued)**

Deferred income at 1 April 2024	-	-
Resources deferred in the year	21,614	-
Deferred income at 31 March 2025	21,614	-

22 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £24,479 (2024 - £28,815).

Defined benefit schemes

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

22 Retirement benefit schemes **(Continued)**

Valuation

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2025 to 31 January 2028:	£2,100,000 per annum	(payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2022 to 30 September 2028:	£3,312,000 per annum 3% each on 1st April)	(payable monthly and increasing by

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Key assumptions

	2025	**2024**
	%	**%**
Discount rate	4.84	2.35

22 Retirement benefit schemes **(Continued)**

PRESENT VALUES OF PROVISION

	31 March 2025 (£s)	31 March 2024 (£s)	31 March 2023 (£s)
Present value of provision	2,809	1,182	2,530

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 31 March 2025 (£s)	**Period Ending** 31 March 2024 (£s)
Provision at start of period	1,182	2,530
Unwinding of the discount factor (interest expense)	31	97
Deficit contribution paid	(1,205)	(1,446)
Remeasurements - impact of any change in assumptions	18	1
Remeasurements - amendments to the contribution schedule	2,783	-
Provision at end of period	2,809	1,182

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2025 (£s)	**Period Ending** 31 March 2024 (£s)
Interest expense	31	97
Remeasurements – impact of any change in assumptions	18	1
Remeasurements – amendments to the contribution schedule	2,783	-
Contributions paid in respect of future service*	*	*
Costs recognised in income and expenditure account	*	*

23 Unrestricted funds - designated

These are unrestricted funds which are material to the charity's activities.

	At 1 April 2024	Transfers	At 31 March 2025
	£	£	£
Future Provision Fund	104,518	(29,950)	74,568

Previous year:	At 1 April 2023	Transfers	At 31 March 2024
	£	£	£
Future Provision Fund	104,518	-	104,518

24 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Silva homes	-	3,000	(3,000)	-	-
Trussell Trust	6,821	38,491	(38,491)	(6,821)	-
Childrens Centres	1,941	-	-	(1,941)	-
Foodbank Slough	-	44,171	(44,171)	-	-
NHS Frimley (Mental health)	-	120,720	(98,809)	(21,911)	-
Shanley Foundation	-	6,690	(6,690)	-	-
Slough	-	120,000	(120,000)	-	-
Household Support Fund	-	25,000	(25,000)	-	-
Baylis Trust	-	25,000	(25,000)	-	-
	8,762	383,072	(361,161)	(30,673)	-

24 Restricted funds **(Continued)**

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Silva homes	-	17,826	(21,779)	3,953	-
Trussell Trust	-	23,064	(16,243)	-	6,821
Childrens Centres	-	1,941	-	-	1,941
Grant for Home Visiting	-	6,990	(6,990)	-	-
CAB COL sub grant	-	7,500	(7,500)	-	-
Bracknell Forest Council (Innovation fund)	-	13,614	(13,614)	-	-
Slough	-	110,000	(110,000)	-	-
Royal Borough of Windsor and Maidenhead	-	2,000	(2,000)	-	-
Baylis Trust	-	25,000	(25,000)	-	-
Berkshire Community Foundation	-	2,500	(2,500)	-	-
	-	210,435	(205,626)	3,953	8,762

Silva Homes - monies to provide support to the residents of Silva Homes

Trussell Trust - providing advice and information at Bracknell, Crowthorne and Sandhurst foodbanks

Children's Centres - monies to provide an outreach service to children's centre in Bracknell Forest

Foodbank Slough - Providing advice and information at Slough foodbank

NHS Frimley (Mental Health) – contract to provide advice to clients with severe mental health challenges on referral from local NHS partners.

Shanley Foundation for repairs to the Maidenhead office

Bracknell Forest Council – monies to provide Citizens Advice Services within the borough of Bracknell Forest

Slough - monies to provide Citizens Advice Services within the Borough of Slough

Royal Borough of Windsor and Maidenhead - monies to provide Citizens Advice Services within the Royal Borough of Windsor and Maidenhead

Household Support Fund - monies to process Household support fund grants within the Royal Borough of Windsor and Maidenhead

Baylis Trust - monies to provide Citizens Advice Services within the Royal Borough of Windsor and Maidenhead

25 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2025 £
General funds	270,348	440,628	(549,504)	60,623	651	222,746
Pension fund	(2,809)	-	-	-	-	(2,809)
	267,539	440,628	(549,504)	60,623	651	219,937
General funds	336,147	591,180	(657,065)	(3,953)	2,412	268,721
Pension fund	(1,182)	-	-	-	-	(1,182)
	334,965	591,180	657,065	(3,953)	2,412	267,539

26 Analysis of net assets between funds

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:				
Tangible assets	5,339	-	-	5,339
Current assets/(liabilities)	260,655	74,568	-	335,223
Long term liabilities	(1,807)	-	-	(1,807)
Provisions	(44,250)	-	-	(44,250)
	219,937	74,568	-	294,505

	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:				
Tangible assets	18,713	-	-	18,713
Current assets/(liabilities)	278,403	104,518	8,762	391,683
Long term liabilities	(1,077)	-	-	(1,077)
Provisions	(28,500)	-	-	(28,500)
	267,539	104,518	8,762	380,819

27 Operating lease commitments

Lessee

Operating lease payments represent rent payable by the charity for one of its properties. The original lease term was 5 years and commenced on 4th July 2019. The lease has been extended to 10 July 2026.

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	34,110	-
Between two and five years	8,528	-
	42,638	-

28 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

29 Analysis of changes in net funds

The charity had no material debt during the year.

30 Cash absorbed by operations

	2025 £	2024 £
Deficit for the year	(86,314)	(60,012)
Adjustments for:		
Investment income recognised in statement of financial activities	(12,553)	(6,578)
(Gain)/loss on disposal of intangible assets	-	98
Fair value gains and losses on investments	(651)	(1,064)
Depreciation and impairment of tangible fixed assets	13,373	19,794
Difference between pension charge and cash contributions	(1,348)	1,250
Movements in working capital:		
(Increase)/decrease in debtors	(27,604)	4,391
Increase/(decrease) in creditors	9,852	(55,712)
(Decrease)/increase in provisions	15,750	(2,470)
Increase in deferred income	21,614	-
Cash absorbed by operations	(67,881)	(100,303)

CITIZENS ADVICE EAST BERKSHIRE LIMITED

England & Wales - Charity number 1065672

Accounts

Citizens Advice East Berkshire Limited Annual Report & Unaudited Financial Statements for the Year Ended 31st March 2024



Charity registration number 1065672
Company registration number 03433043 (England and Wales)
CITIZENS ADVICE EAST BERKSHIRE LIMITED

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Introduction and how we deliver our services

Citizens Advice East Berkshire is a local charity offering advice services to people living in Bracknell Forest, Windsor and Maidenhead and Slough.

Whoever you are, whatever the issue, we're here to help solve life's problems. We offer free, impartial, confidential and independent advice and information to everyone on their rights and responsibilities.

Message from the CEO's desk

Rising costs and interest rates continued to push many people into hardship this year which was reflected in the rise of calls to Adviceline. We continued to see the effects of the cost of living crisis hit some parts of society more than others. People with disabilities and long-term health conditions made up **51%** of our client base and people from Black, Asian and Minority Ethnic backgrounds made up **32%.** In these challenging times I have been immensely proud of the contribution that our highly skilled and dedicated team of staff and volunteers have made.

The number of people we advised showed the commitment of colleagues to support people in Bracknell, Maidenhead and Windsor and Slough. They saw more people face to face and answered more calls, they recruited and trained new colleagues, we increased our research and campaigning, we made a genuine difference to the lives of so many.

We measure a lot of that by the financial outcomes the team achieves, we can only report what we know, so this is always an under-representation of what is achieved. In the course of the year I have lost count of the number of times people have told me that the work of our advisers has meant so much more; homelessness, debt, unemployment, losing benefits, family break-ups and so many more issues have caused people suffering and despair. Our team members have been there for people when they have needed us the most.

Our biggest challenge continues to be finding the capacity to help more people, with more complex problems, running on empty. Our success in growing the team so far is underpinned by the support of our partners and funders – without them it really couldn't happen.



Rising costs are pushing people into hardship



51% of client base are people with disabilities



32% of client base have BAME backgrounds

Message from the Chair's desk

We are proud that our dedicated volunteers and staff have been able to help so many people at a time when they need it most. Though we live in a relatively affluent area, local people are still facing enormous challenges with their fuel bills, housing and benefits.

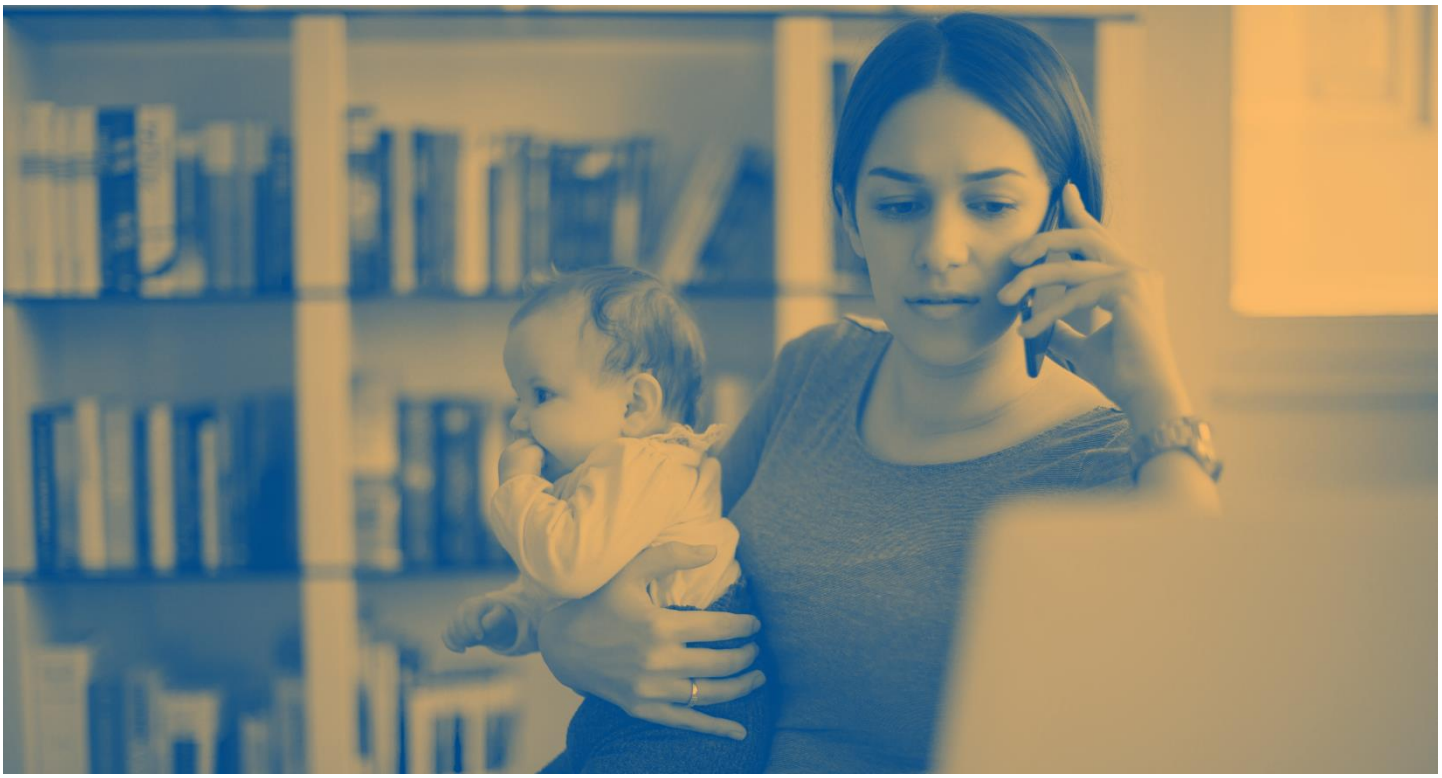
We help people according to their need. At one end of the spectrum, we can share knowledge to allow clients to help themselves; many clients need more practical assistance with their challenges while some need very substantial assistance over a number of months to deal with a range of interrelated issues and challenges.

Most of our advice is given by our highly trained and dedicated volunteers and we are now in full swing recruiting and training new volunteers in order to be able to help as many clients as possible.

Our volunteers do fantastic work, giving so much of their own time to help others and we and our clients are eternally grateful to them.

We are proud to have won contracts to serve the most disadvantaged in our community, such as those struggling with mental health challenges and with fuel poverty. We will continue to champion those who need assistance because of ill health, discrimination and poverty.

> "Thanks to our funders and sponsors in the local authorities we serve in East Berkshire, we hope to continue the good work and to help more people in the future."



How we Deliver our Services

Citizens Advice's unique offer **continues to be** the ability to deal with a wide range of issues and to support clients facing multiple, complex issues.

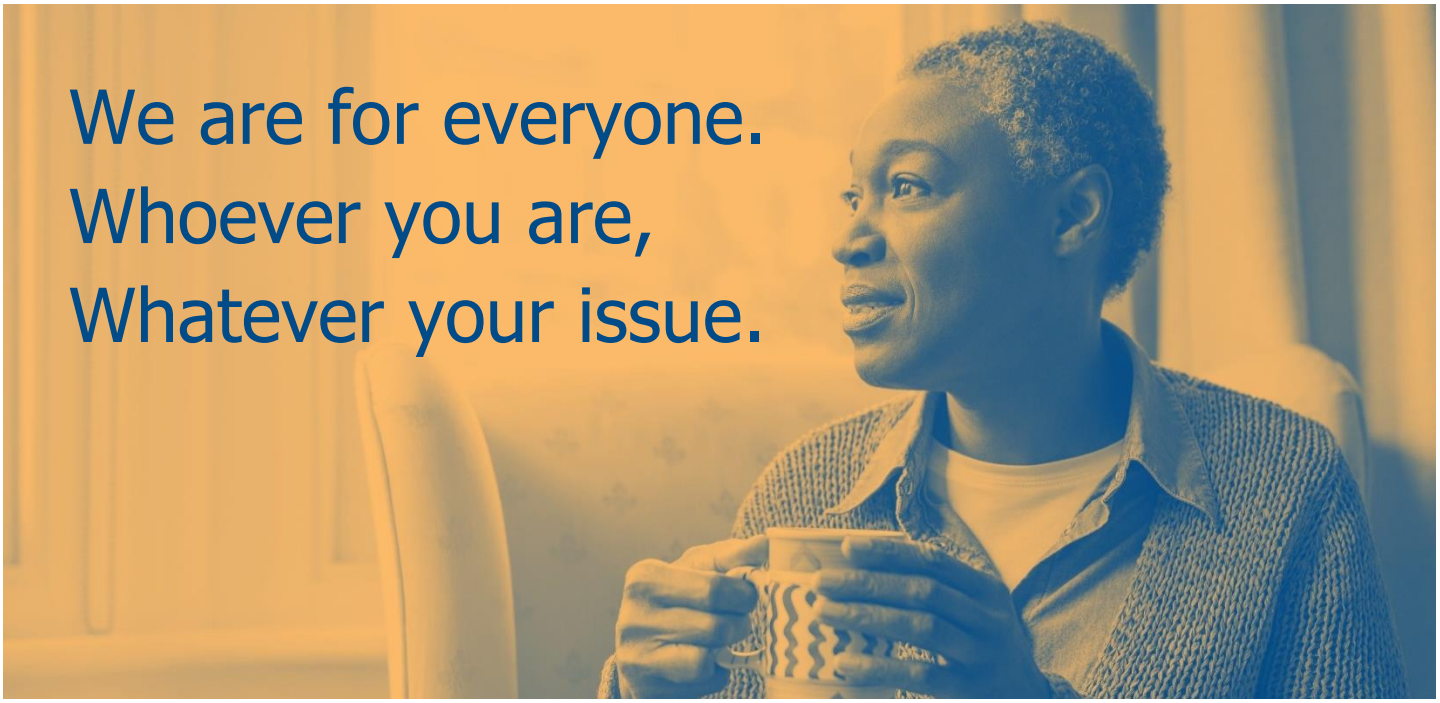
Our first point of contact continues to be mainly through our phone service – Advice Line. In addition to this, in 2023/24 we offered face to face drop-in sessions and outreach service on some days in each of the council areas served. Partner referral can be made by key partners and stakeholders and for specific contract referrals. Work is ongoing to explore webchat.



For the number of clients needing more in-depth advice and casework, face to face, telephone, email and home visits are all available.

Moving forward, we will put plans in place to find the right balance between channels for initial contact and more complex work with clients.

Quality of advice is always a top priority for our clients. External quality checkers are retained as well as internal review.



2023 /2024 Impact Stats

6,013
People helped

30,996
Issues

£2,582,654
Compensation

The major issues clients faced were similar to previous years with the largest proportion of clients coming to us with benefits issues. Debt and housing also remain significant challenges for our clients with similar numbers seeking help as in 2022 / 23.

Clients in RBWM, Bracknell Forest and Slough are over-represented from potentially disadvantaged groups. BAME clients exceed the population demography.

Clients with long term health conditions and disabilities account for a far higher proportion of our clients (51%) than the population average of 24%. This ties in with the top benefits issues for clients being Personal Independence Payments.

In terms of age reach, younger people (15-19) are under-represented in each area we serve. Older people are slightly under-represented in RBWM and Bracknell Forest but not in Slough.

In addition to our core advice services described above, separate additional contracts and grants enable us to reach specific vulnerable groups.

Bracknell Innovation	Assisting clients in Bracknell with their Personal Independence Payment (PIP) applications.
Debt Counselling	For Maidenhead, Windsor and Bracknell to provide a dedicated debt advisory service.
Better Care	For Maidenhead and Windsor to support older residents and residents with disabilities and respond to social prescribing referrals.
Silva Homes	Silva Homes outreach support for Bracknell residents living in Silva Home accommodation.
Mental Health	Services commissioned by the NHS to provide support to clients with mental health challenges on referral from local NHS services.
Outreach Services	Outreach services in Ascot, Sunningdale and Bracknell Children's Centre.
Fuel Poverty	A new contract to assist referrals from social prescribers, targeted at older people in Bracknell – six-month pilot scheme.
Foodbanks	Foodbank clients in Slough.

The Better Care Fund

silva

NHS

Slough foodbank

Case Studies

1. Successful benefit tribunal and debt write off

A client with significant mental health issues had been turned down for both elements of their Personal Independence Payment (PIP) application. We represented them at a tribunal which overturned the decision and our client was awarded the enhanced rates for both care and mobility. This resulted in a backdated award of £10,000 plus £128.65 per week going forward. The award will be in place until July 2027.

Additionally, since working with this client, they have been awarded the Limited Capability for Work and Work Related Activity (LCWRA) element in their Universal credit award, as they are unable to work due to ill health, (May 2022) which is worth another £390/mth to the client. They also had a DRO, writing off £28,000 of Debt (Dec 2023).

£10,000 Backdated PIP

£128.65 Weekly PIP

£390 Monthly LCWRA

£28,000 Debt Write Off

2. Preventing homelessness and domestic abuse

We supported a client who was receiving emotional, financial and physical abuse from family members, being threatened to transfer their property out of their name. The client was in financial difficulties, missing mortgage payments and in Council Tax arrears. We supported the client to contact FLOWs to apply for a non-molestation order and the family are now getting support from the National Centre for Domestic Violence. We advised the client on their legal rights regarding home ownership and liaised with the Council Tax enforcement team to pause action. The client is now receiving support from Debt and Welfare team at Slough Borough Council.

3. Supporting victim of scam

An elderly client was scammed out of their life savings of £50,000 in a fraudulent, online investment company. The broker gained the client's trust, opened new bank accounts in their name and persuaded the transfer of savings. The scam was reported to Action Fraud who worked to freeze all the client's bank accounts. We supported them in making a formal complaint to the banks withholding their remaining funds and gave guidance on escalating a complaint to the financial Ombudsman to resolve the case. We gave advice on maximising income, investigating the client's eligibility for Pension Credit and support for living costs from Slough Borough Council. The full amount of money was recovered and awarded back. The client was thankful for the support received from Citizens Advice during this stressful time.



£50,000 Recovered



Income Maximisation



Stress Relief

4.

"I just wanted to say thank you from the bottom of my heart for all the help you have given me. I have truly felt heard and cared about and I really appreciate your hard work."

Our mission, aims and strategic objectives

MISSION



We empower people with the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem, recognising and supporting those who find it most difficult to help themselves without some additional assistance.

AIMS



- Serve as many clients as possible through offering high quality information and advice, particularly targeting and assisting the most vulnerable
- Invest in front line services in order to be as efficient as possible
- Increase volunteer capacity to serve more clients
- Create a more sustainable organisation, growing our funding opportunities and reach
- Create a more robust organisation through learning and sharing expertise and resources

STRATEGIC OBJECTIVES 2022/23 TO 2024/25



After consultation our trustee board agreed 5 key strategic objectives, to achieve our aims. Delivery was regularly monitored by the board.

1. Retain and develop a strong and effective board
2. Maximise client numbers, impact and quality of service
3. Retain and develop effective staff and volunteer capacity
4. Deliver an effective funding strategy
5. Maintain and develop stakeholder engagement and collaboration, becoming a positive strength and influencer in the local community

Citizens Advice East Berkshire Progress in 2023/24 and Requirements for 2024/25

Trustee Board



The trustee board has seen a number of changes in 2023/24 due to trustees' other commitments. Succession planning has been in place to recruit and assimilate new board members, especially for the Slough area. Some trustee vacancies will allow the recruitment of another trustee for the Slough area in 2024/25.

Advice Service for Clients



Due to the work of our staff and volunteers we were able to maintain the same number of clients supported in 2023/24 as 2022/23. It is still our aim for 2024/25 to assist more clients to meet the increasing demand for help with rising fuel bills and inflation. We will continue to invest throughout 2024/25 to significantly uplift volunteer capacity to advise more clients and have introduced new recruitment campaigns to support this.



Quality of Advice is always a top priority for our clients. 2023/24 saw a period of change in Quality of Advice personnel. A new advice template ensures the work of assessors and advisers is comprehensively presented, regular quality updates now feature in our weekly newsletter and we will be running training workshops for our teams. We are offering additional training and support as required and external quality checkers are used as well as internal review.



Some drop-in sessions are now taking place in each area as planned. The balance between drop-in, outreach and telephone, email and webchat access needs to have ongoing review during 2024/25.



A low offer of webchat and other forms of social media connectivity may be suppressing demand for the under 24s. This was investigated in 2023/24 and plans developed for potential funding for 2024/25.

Our Staff and Volunteers

Volunteer numbers require replenishing and augmenting in order to meet more demand. We have been rebuilding the volunteer capacity lost during the Covid period and further personnel changes in 2023/24. While new volunteers are being brought on board it will be necessary to retain some paid telephone staff.

The trustee board thank all of the staff for their valued contributions and commitment throughout 2023/24. Work was undertaken to ensure staff feel listened to, valued and supported in terms of training and development. Staff-only meetings were reinstated to provide a platform for feedback and suggestions.

Working from home has brought benefits in 2023/24, but also resulted in a mix of hybrid working which requires extra effort to keep in touch with remote volunteers and staff.

Funding and Stakeholder Engagement

Our core funders, RBWM, BFC, SBC and Baylis Trust remain supportive and enable the delivery of services to local residents. Local town and parish councils also continue to support us and champion our work. We worked with RBWM to deliver the Household Support Fund.

Our offer to very vulnerable clients continued to be enhanced in 2023/24 through the delivery of our NHS contract to support clients with significant mental health challenges. The client financial outcome for this period was £198,500. Funding has been agreed for a further year, as the service is highly valued by our partners and clients.

2023/24 saw the launch of an advice service at Slough Foodbank to further help those in crisis. The client financial outcome for this period was £86,500. The service is in association with Slough Foodbank, funded by the Trussell Trust and will continue into 2024/25.

Discussion and planning began to develop a similar Foodbank advice service for the Crowthorne and Bracknell area in 2024/25.

We successfully implemented the first year of a three-year contract to provide advice to Slough residents. This achieved one of our key aims to expand to become more sustainable. Further expansion, particularly to fund assistance for those most in need remains a key aim for 2024/25.

Influencing change

We have a key role to undertake research to find out about issues that affect people in our area. In 2023/24 we recruited 3 volunteers dedicated to Research and Campaign activity. We regularly analysed our internal data on issues clients bring to us which we know to be:

Benefits

Housing

Debt

We also analysed detailed evidence forms for trends, government statistics and feedback from our advisors and stakeholders. This enabled us to not only understand the issues faced by people in our local area, but compare with national themes and trends. Increasing the volume of submitted evidence forms was a key target for the year and the CAEB team completed 63% more in the last quarter of 2022/23 in comparison to the previous quarter.

We then have a role to "campaign", which describes what we do as a result of that research, to enable change. This has included in 2023/24, using our social media, especially Twitter for cost of living issues and engagement with local authorities, housing associations and other stakeholders to understand and resolve issues. As part of the National Citizens Advice network, we responded to calls for evidence for national campaigns, where our local clients have issues such as cost of living, and digital exclusion that are faced by people elsewhere in the country.

Key for 2024/25 will be to maintain our current activity, get our advisors more involved and focusing on Slough to ensure engagement with local stakeholders and gathering evidence forms.



"We have a role to campaign to enable change"

Key Focus Areas 2024/25

- Improve efficiency to help more people with high quality advice including the exploration and submission of funding bids to support targeted activity such as webchat.
- Extend reach through more locations and different opening hours – ensure we are socially and geographically relevant and meeting the diverse needs of our communities
- Answer more calls through new technologies and improved processes whilst maintaining consistently high-quality scores for our advice
- Consolidate capacity to steady the existing service and enable development of service, targeting vulnerable groups and developing new styles of service delivery
- Ramp up our pipeline of volunteers and advisors through targeted recruitment campaigns, refined onboarding techniques and fast-track training
- Improve alignment of processes with improved staff and volunteer feedback, improved morale and one team spirit. Ensure CAEB team feels informed, motivated and valued.
- Develop the long-term plan for the organisation's operational requirements, including site facilities
- Secure further funding and develop incremental revenue opportunities particularly for currently disadvantaged groups
- Ensure we have strong relationships with funders, partners and stakeholders. Specifically develop partnerships and joint work in Slough

Structure, governance and management

Governing Document

Citizens Advice East Berkshire Limited (CAEB) is a registered charity and a company limited by guarantee and without share capital. CAEB was created through a merger of Bracknell and District Citizens Advice Bureau Limited, operating as Citizens Advice Bracknell & District (CABD) and Citizens Advice Maidenhead and Windsor (CAMW). All assets and liabilities of Citizens Advice Maidenhead and Windsor were transferred to Bracknell and District Citizens Advice Bureau Limited on 1 April 2021.

CAMW was established on 1 September 1939 and incorporated as a company limited by guarantee on 13 December 2000. CABD was established in November 1961 and incorporated as a company limited by guarantee on 12 September 1997 but carried on no activities nor received any income until 1 April 1998 when it succeeded to the assets, liabilities and charitable activities of Bracknell Citizens Advice Bureau which ceased to operate on that day.

citizens advice East Berkshire

Following successful transfer of assets and liabilities, CABD changed its name to CAEB on 1 April 2021. On 31 March 2023 the company had 10 trustees. CAEB is governed by its Memorandum and Articles of Association as approved on 1 April 2021.

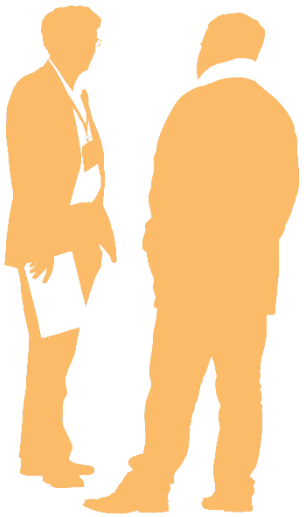
Recruitment and Appointment of Trustees



CAEB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of CAEB and for ensuring that the charity satisfies its legal and contractual obligations.

Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of trustees' interests is maintained at the registered office and is available to the public.

Trustees were drawn from interested residents from Bracknell Forest, Maidenhead, Slough and the surrounding district. New trustees are appointed for a term of three years, at which point they must resign. Outgoing members may elect to stand for an additional three-year term, subject to Board approval. Council representatives and a committee member representing the volunteers attend Board meetings when their views are actively sought although they have no voting rights.



The Charity Commission's Governance Code recommends that if a trustee has served for more than nine years, their reappointment is subject to a particularly rigorous review taking into account the need for progressive refreshing of the board and should also be explained in the annual Trustees' Report. There are no such members currently serving.

Our Trustees as of March 2024



Cheryl Coppell
Chair
Appointed 19/11/20



Ian Chambers
Treasurer
Appointed 15/09/22



Susan Branchflower

Appointed 19/11/20



Penny Thorpe
Vice Chair
Appointed 01/04/21



Hazel Standbridge

Appointed 06/05/21



Thomas Quincey

Appointed 18/11/21



Graham Walmsley

Appointed 06/05/21



Shabnam Ali

Appointed 28/09/23



Tonderai Mugabe

Appointed 07/12/23

Change in Trustees

The following trustees stepped down from their roles:

- Kim Broad resigned 30 October 2023
- Christine Haswell resigned 16 January 2024

The following trustees joined CAEB as trustees:

- Shabnam Ali elected 28 September 2023
- Tonderai Mugabe co-opted 7 December 2023



Independent Examiner: F J Wilde, Frances Wilde FCCA DChA, 4 Marigold Drive, Bisley, Surrey, GU24 9SF

Bankers: The Co-Operative Bank, 34 St Mary's Butts, Reading, RG1 2LQ

The Chief Executive was appointed on 1 April 2021. From 1 April 2021, Cheryl Coppell was appointed Chair of CAEB and Geoff Smith as Vice-Chair. Geoff Smith was previously Chair of CABD. Geoff Smith resigned on 23 June 2021. Penny Thorpe was appointed Vice-Chair from 26 August 2021. Jason Rawlings the treasurer resigned in January 2023. The new Treasurer Ian Chambers was appointed 15 September 2022.
None of the trustees has any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Management Sub-Committees

Finance & Governance | Operations | Public Benefit

The number of sub committees was reduced from 4 to 3 in 2022, following a review, by combining Finance and Governance. All sub-committees have terms of reference approved by the Trustee Board.

Sub-committees are made up of trustees and members of senior management who meet at least quarterly and report their activities to the full Trustee Board.

Trustee Induction and Training

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet staff, volunteers and other trustees and are offered a day to shadow a volunteer in their advisory role, with client consent.



Trustees are included in an annual training needs assessment and skills audit and are offered training in response to that and encouraged to attend appropriate external training events where these will facilitate the understanding of their role. All trustee training is logged through the training administrator.

Organisation Structure

CAEB is a member of Citizens Advice, the operating name for the National Association of Citizens Advice Bureaux (NACAB), which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CAEB to fulfil its charitable objectives and comply with the national membership requirements.

The Chief Executive Officer (CEO) of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who deliver the service offered by the charity.

Trustees and the senior management team (SMT) meet to review progress against targets, the charity's financial position and to discuss issues referred to them by the Trustee Board. Their implementation is organised by the CEO and the staff team. There are regular staff, volunteer meetings and SMT meetings which ensure that progress is being made against targets. A Business Plan is reviewed by the Trustee Board at least annually and provides a three-year planning outlook. Reports and recommendations are taken to the full board for approval.

There is an Annual General Meeting (AGM) which is usually held in September. The membership and proceedings of the AGM are defined in CAEB's Memorandum and Articles of Association. The AGM is a public meeting and can involve the staff team, trustee board, members and other stakeholders although only members have voting rights.

The charity also co-operates and liaises with several other advisory services, local charities and local authority departments on behalf of clients.

Pay and Remuneration of Key Management Personnel

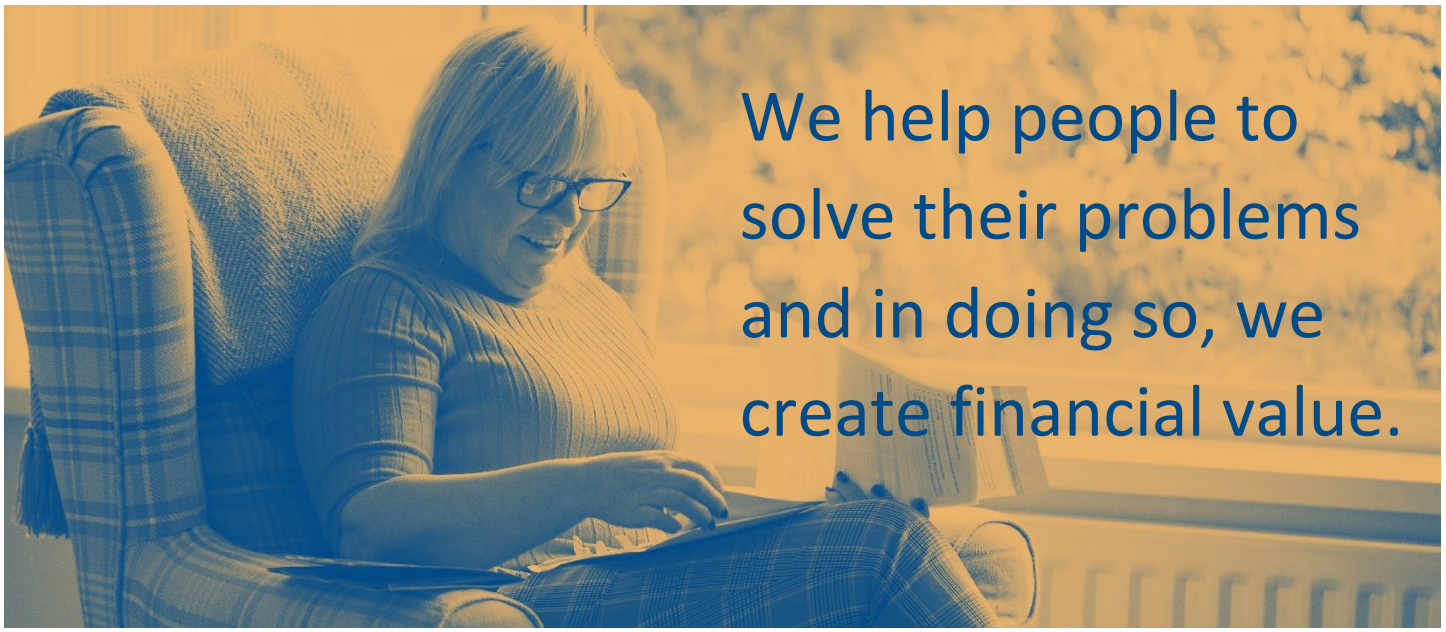
The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. Trustees are unpaid but can claim reasonable out-of-pocket expenses.

Staff receive both pay and reasonable expenses. The trustees balance pay rates and pay rises according to:

- Market rate for the voluntary sector in the local area
- Affordability and sustainability
- Other benchmarked companies and sectors
- Consumer Prices Index



Public Benefit at Citizens Advice East Berkshire



This means that we save government and society money by stopping issues that are, or will become, costly to fix. Using Treasury-approved modelling tools we estimate that the value of the service we provided to our community and wider society in 2023/24 was as follows:

£ 2,962,983

Savings for government, health and other public services due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.

£ 18,136,972

Savings in wider social and economic benefits due to resolving client problems resulting in higher wellbeing, society participation and productivity.

£ 10,166,555

Value to the people we help by achieving individual financial outcomes such as back-dated benefits, writing-off debts and refunds for consumer issues.

As we are dependent on funding from local councils, corporate sponsorship and grants and donations from individuals, it is important that we demonstrate value for every £1 entrusted to us.



Using the Treasury-approved model, we can show that for every £1 invested, we return:

£3.99 in fiscal benefits for government, health and other public services.

£24.45 in wider social and economic benefits.

£13.70 value through financial outcomes for the people we serve.

Risk and internal controls

The Board regularly reviews its risk register.

The targets in this plan spell out more clearly the risks and dependencies and management reporting regimes to ensure highest risks are most closely monitored, managed and mitigated.

Account has been taken of lessons learned from 2023/24.

Staffing and volunteer capacity remain the highest risk. Mitigation is in place within this plan as described within the plan targets in trams of both training recruitment, retention and culture.

CAEB's budget plans have been set to mitigate this high risk by providing capacity within the year to grow volunteer numbers and retain paid staff in the meantime.

Other risks are managed through the committee structures and reporting to board. The board does not have an appetite for red risks and took special action as set out in the risk strategy to manage the red risk on staffing when it was identified.



CAEB's budget is set to have adequate reserves. Contingency plans are in place for emergencies.

Information Security and Client Confidentiality

CAEB's Trustee Board has adopted the National Citizens Advice Information Assurance policy and oversaw the information security of all personal information of our clients, staff, funders and strategic partners that is processed.

CAEB holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. The Board has appointed a Senior Information Risk Officer (SIRO) and an Information Asset Owner (IAO) to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulations and Data Protection Act 2018 (GDPR).

To ensure compliance with the GDPR we have a proactive and organised approach to data protection and we can evidence the steps we take to comply including:

- Ensuring a good level of understanding and awareness of data protection amongst our staff.
- Implementation of comprehensive, risk based, proportionate policies and procedures for handling personal data.
- Maintenance of records of what we do in relation to data protection and why.



Financial review



MISSION

CAEB is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level. We work hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the ever-increasing demand with funding sources not growing at the same rate. We continue to review alternative funding routes to diversify our funding sources.

Deficit

£60,012

Our deficit in 2023/24 was £60,012 (£76,243 surplus in 2022/23) of which £8,762 were restricted funds (nil in 2022/23).

The Charity budgeted to operate with a deficit in 2023/24 primarily to provide additional support to the residents of East Berkshire during the cost of living crisis.

The 2024/25 budget is predicting a deficit although the intention is to move back to a balanced budget from 2025/26 onwards.

Income

£801,615

CAEB saw a fall in income of £15,430 from £817,045 in 2022/23 to £801,615 in 2023/24.

Of the total income, the split was as follows:

- Unrestricted fund income was £334,965 (£315,583 in 2022/23)
- Restricted fund income was £482,080 (£501,462 in 2022/23)



Our Sponsors

Local Authority Funding

CAEB is significantly dependent upon funding from local authorities, mainly Bracknell Forest Council, Royal Borough of Windsor and Maidenhead and Slough Borough Council to enable it to provide services to clients.

Public Sector Funding

We acknowledge and offer our thanks to our public sector funders during the year, including Bracknell Town Council, Bray Parish Council, Binfield Parish Council, Cox Green Parish Council, Crowthorne Parish Council, Sandhurst Town Council, Sunninghill and Ascot Parish Council, Sunningdale Parish Council, Warfield Parish Council and Winkfield Parish Council and the NHS.

Trusts, Foundations, National Citizens Advice and Others

We have also been grateful for the support of individual contractors, companies and trusts during the year, including Ascot Fire Brigade Trust, Berkshire Community Foundation, The Louis Baylis Charitable Trust, National Lottery Awards for All, Silva Homes, The Sunninghill Trust, National Citizens Advice, The Volant Charitable Trust, Bentley, Mobbs Memorial Trust, Waitrose.

Additional Fundraising

We also raised funds via the Bracknell Forest Lottery, Easy Fundraising, Maidenhead Swimathon (Maidenhead Lions), the Bracknell Together Walk and Christmas raffle draw. Finally, we had individual donations from clients and supporters via our Just Giving page and donation boxes at drop-in centers.

Reserves Policy

RESERVES

CAEB maintains a level of reserves to ensure it remains financially viable for the foreseeable future. In setting the level of reserves Trustees have regard to Charity Commission guidance and the national Citizens Advice Membership Agreement. Reserves are held to cover:

- The unexpected withdrawal of grant funding
- Unforeseen or emergency expenditure
- The cost of moving to new premises
- The costs associated with modernising operations e.g. redundancy
- Liabilities arising from past pension commitments

RANGE

Trustees review the Reserves Policy annually to reflect current circumstances on actual and target reserve levels. In 2024/25, trustees have agreed that the target range for reserves should be between **£73,776 and £337,082**. General unrestricted reserves and designated funds, **excluding the negative pension reserve of £373,239 (£442,013 as of 31st March 2023).**

GOING CONCERN

After making further appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going-concern basis in preparing the financial statements.

Signed on behalf of the Board by

Cheryl Coppell,
Chair of Trustees
Date: 5th September 2024

CITIZENS ADVICE EAST BERKSHIRE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE EAST BERKSHIRE LIMITED

I report to the trustees on my examination of the financial statements of Citizens Advice East Berkshire Limited (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 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 that in any material respect:

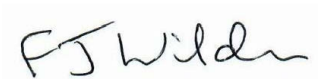
1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 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 financial statements to be reached.



F J Wilde FCCA MBA DChA

Warner Wilde
4 Marigold Drive
Bisley
Surrey
GU24 9SF

Dated:10 September 2024

CITIZENS ADVICE EAST BERKSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Current financial year	Notes	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Income and endowments from:						
Donations and legacies	**3**	584,007	-	210,435	794,442	793,485
Charitable activities	**4**	-	-	-	-	17,735
Other trading activities	**5**	595	-	-	595	1,673
Investments	**6**	6,578	-	-	6,578	4,099
Other income	**7**	-	-	-	-	53
Total income		591,180	-	210,435	801,615	817,045
Expenditure on:						
Charitable activities	**8**	656,967	-	205,626	862,593	739,855
Other expenditure	**13**	98	-	-	98	7
Total expenditure		657,065	-	205,626	862,691	739,862
Net gains/(losses) on investments	**14**	1,064	-	-	1,064	(940)
Net income/(expenditure)		(64,821)	-	4,809	(60,012)	76,243
Transfers between funds		(3,953)	-	3,953	-	-
Other recognised gains and losses:						
Actuarial gains on defined benefit pension schemes		1,348	-	-	1,348	1,439
Net movement in funds	**10**	(67,426)	-	8,762	(58,664)	77,682
Reconciliation of funds:						
Fund balances at 1 April 2023		334,965	104,518	-	439,483	361,801
Fund balances at 31 March 2024		267,539	104,518	8,762	380,819	439,483

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CITIZENS ADVICE EAST BERKSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Prior financial year	Notes	Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
Income and endowments from:					
Donations and legacies	**3**	309,758	-	483,727	793,485
Charitable activities	**4**	-	-	17,735	17,735
Other trading activities	**5**	1,673	-	-	1,673
Investments	**6**	4,099	-	-	4,099
Other income	**7**	53	-	-	53
Total income		315,583	-	501,462	817,045
Expenditure on:					
Charitable activities	**8**	238,393	-	501,462	739,855
Other expenditure	**13**	7	-	-	7
Total expenditure		238,400	-	501,462	739,862
Net gains/(losses) on investments	**14**	(940)	-	-	(940)
Net income		76,243	-	-	76,243
Other recognised gains and losses:					
Actuarial gains on defined benefit pension schemes		1,439	-	-	1,439
Net movement in funds	**10**	77,682	-	-	77,682
Reconciliation of funds:					
Fund balances at 1 April 2022		257,283	104,518	-	361,801
Fund balances at 31 March 2023		334,965	104,518	-	439,483

CITIZENS ADVICE EAST BERKSHIRE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**16**		18,713		28,212
Current assets					
Debtors	**18**	13,594		17,985	
Investments	**19**	25,125		24,060	
Cash at bank and in hand		378,873		482,992	
		417,592		525,037	
Creditors: amounts falling due within one year	**20**	(25,909)		(81,719)	
Net current assets			391,683		443,318
Total assets less current liabilities			410,396		471,530
Creditors: amounts falling due after more than one year	**21**		(1,077)		(1,077)
Provision for other liabilities	**22**		(28,500)		(30,970)
Net assets			380,819		439,483
The funds of the charity					
Restricted income funds	**25**		8,762		-
Unrestricted funds - general	**26**		268,721		337,495
Unrestricted funds - designated	**24**		104,518		104,518
Pension reserve			(1,182)		(2,530)
			380,819		439,483

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2024

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on .....

Ian Chambers

.....

I Chambers

Trustee

Date: 5th September 2024

Company registration number 03433043 (England and Wales)

CITIZENS ADVICE EAST BERKSHIRE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	**31**		(100,303)		33,374
Investing activities					
Proceeds from disposal of intangibles		(98)		(7)	
Purchase of tangible fixed assets		(10,296)		-	
Purchase of investments		-		(25,000)	
Investment income received		6,578		4,099	
Net cash used in investing activities			(3,816)		(20,908)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(104,119)		12,466
Cash and cash equivalents at beginning of year			482,992		470,526
Cash and cash equivalents at end of year			378,873		482,992

1 Accounting policies

Charity information

Citizens Advice East Berkshire Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is The Columbia Centre, Lower Ground Floor, Market Street, Bracknell, Berkshire, RG12 1JG.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	5 years straight line
IT equipment	3 years straight line
Fixtures and fittings	5 years straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally 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.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	7,481	-	7,481	645	-	645
Grants	523,216	210,435	733,651	259,803	483,727	743,530
Donated goods and services	53,310	-	53,310	49,310	-	49,310
	584,007	210,435	794,442	309,758	483,727	793,485
Grants						
Bracknell Forest Borough Council	167,500	-	167,500	-	167,250	167,250
Sandhurst Town Council	2,900	-	2,900	2,815	-	2,815
Sunninghill & Ascot	4,750	-	4,750	1,419	-	1,419
Berkshire Community Foundation	2,000	2,500	4,500	-	4,999	4,999
Citizens Advice	2,000	7,500	9,500	-	-	-
Crowthorne Town Council	-	-	-	1,500	-	1,500
Royal Borough of Windsor & Maidenhead	128,000	2,000	130,000	158,500	128,000	286,500
Slough Borough Council	-	110,000	110,000	-	100,000	100,000
Baylis Trust	-	25,000	25,000	-	26,000	26,000
Slough Covid Recovery Service	-	-	-	-	30,000	30,000
Other	216,066	63,435	279,501	95,569	27,478	123,047
	523,216	210,435	733,651	259,803	483,727	743,530

The building situated in Maidenhead is provided to CAEB free of charge. The value to the charity has been estimated as £49,310 (2023: £49,310) for the year and this has been recognised as income with an equivalent amount recognised as an expense in the year.

4 Income from charitable activities

	Restricted funds 2024 £	Restricted funds 2023 £
Charitable Activities		
Performance related grants	-	17,735

Performance related grants analysis

	Charitable Activities 2023 £
Sunningdale Parish Council	4,235
Alta	7,500
Shanley Foundation	1,000
Volante Charitable Trust	5,000
	17,735

5 Income from other trading activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising events	-	1,673
Sponsorships and social lotteries	595	-
Other trading activities	595	1,673

6 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	6,578	4,099

7 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Other income	-	53

8 Expenditure on charitable activities

	Charitable Activities 2024 £	Charitable Activities 2023 £
Direct costs		
Staff costs	665,313	542,482
Depreciation and impairment	19,794	(6,939)
Staff and volunteer costs	24,150	19,224
	709,257	554,767
Share of support and governance costs (see note 9)		
Support	147,578	181,119
Governance	5,758	3,969
	862,593	739,855
Analysis by fund		
Unrestricted funds - general	656,967	238,393
Restricted funds	205,626	501,462
	862,593	739,855

9 Support costs allocated to activities

	2024 £	2023 £
Management, admin and premises	115,768	131,809
Donated premises	49,310	49,310
Bad debt provision released	(17,500)	-
Governance costs	5,758	3,969
	153,336	185,088
Analysed between:		
Charitable Activities	153,336	185,088

9 Support costs allocated to activities **(Continued)**

Governance costs comprise:	2024 £	2023 £
Independent Examiner fee	3,300	3,680
Other governance costs	2,458	289
	5,758	3,969

10 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	19,794	20,619
Loss on disposal of intangible assets	98	7

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year. £nil (2022: £8) was reimbursed to trustees during the year.

12 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Full Time Equivalent number of employees	20	20

Employment costs	2024 £	2023 £
Wages and salaries	597,163	482,617
Social security costs	38,085	32,804
Other pension costs	30,065	27,061
	665,313	542,482

Staff numbers represent the full time equivalent including part-time staff, but excluding contractors and volunteers. There were 31 (2023: 28) part-time employees making up 9 (2023: 20) full time equivalents.

The total cost of Key Management Personnel defined as the CEO, including employer's national insurance and pension contributions was 2024 (this comprised more than one appointment during the year) £70,429 (2023: £67,082).

Wages and salaries includes contract staff, the amount of which varies year to year.

12 Employees **(Continued)**

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2024 Number	2023 Number
£60,001 to £70,000	1	1

Contributions totalling £2,833 were made to defined contribution pension schemes on behalf of employees whose emoluments exceed £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

13 Other

	Unrestricted funds general 2024	Unrestricted funds general 2023
Financing costs	98	7
	98	7

Financing costs relate to the unwinding of the discount factor used to value the present value of the deficit reduction contributions payable under the agreement with TPT Retirement Solutions that relates to the deficit.

14 Gains and losses on investments

	Unrestricted funds 2024	Unrestricted funds 2023
Gains/(losses) arising on:	£	£
Revaluation of investments	1,064	(940)

15 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

16 Tangible fixed assets

	IT equipment	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 April 2023	61,857	11,355	73,212
Additions	10,296	-	10,296
At 31 March 2024	72,153	11,355	83,508
Depreciation and impairment			
At 1 April 2023	33,646	11,355	45,001
Depreciation charged in the year	19,794	-	19,794
At 31 March 2024	53,440	11,355	64,795
Carrying amount			
At 31 March 2024	18,713	-	18,713
At 31 March 2023	28,212	-	28,212

17 Financial instruments

	2024	2023
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	25,125	24,060

18 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Other debtors	4,388	-
Prepayments and accrued income	9,206	17,985
	13,594	17,985

19 Current asset investments

	2024	2023
	£	£
Unlisted investments - CCLA	25,125	24,060

20 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other creditors	8,139	4,970
Accruals and deferred income	17,770	76,749
	25,909	81,719

21 Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Accruals and deferred income	1,077	1,077

22 Provisions for liabilities

	2024	2023
	£	£
	28,500	30,970

Movements on provisions:

	£
Additional provisions in the year	28,500

23 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £28,815 (2023 - £25,622).

Defined benefit schemes

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

23 Retirement benefit schemes **(Continued)**

Valuation

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2022 to 31 January 2025:	£3,312,000 per annum	(payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2019 to 30 September 2025:	£11,243,000 per annum by 3% each on 1st April)	(payable monthly and increasing

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Key assumptions

	2024	**2023**
	%	**%**
Discount rate	5.31	2.35

23 Retirement benefit schemes **(Continued)**

	31 March 2024 (£s)	31 March 2022 (£s)	31 March 2022 (£s)
Present value of provision	1,182	2,530	3,969

PRESENT VALUES OF PROVISION

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 31 March 2024 (£s)	Period Ending 31 March 2023 (£s)
Provision at start of period	2,530	3,969
Unwinding of the discount factor (interest expense)	97	75
Deficit contribution paid	(1,446)	(1,446)
Remeasurements - impact of any change in assumptions	1	(68)
Remeasurements - amendments to the contribution schedule	-	(-
Provision at end of period	1,182	2,530

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2024 (£s)	Period Ending 31 March 2023 (£s)
Interest expense	97	75
Remeasurements – impact of any change in assumptions	1	(68)
Remeasurements – amendments to the contribution schedule	-	-
Contributions paid in respect of future service*	*	*
Costs recognised in income and expenditure account	*	*

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes. To be completed by the company.

24 Unrestricted funds - designated

These are unrestricted funds which are material to the charity's activities.

	At 1 April 2023	Incoming resources	At 31 March 2024
	£	£	£
Future Provision Fund	104,518	-	104,518

Previous year:	At 1 April 2022	Incoming resources	At 31 March 2023
	£	£	£
Future Provision Fund	97,466	7,052	104,518

25 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds			Movement in funds			
	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 31 March 2024
	£	£	£	£	£	£	£	£
Silva homes	-	-	-	-	17,826	(21,779)	3,953	-
Trussell Trust	-	-	-	-	23,064	(16,243)	-	6,821
Childrens Centres	-	-	-	-	1,941	-	-	1,941
Grant for Home Visiting	-	-	-	-	6,990	(6,990)	-	-
CAB COL sub grant	-	-	-	-	7,500	(7,500)	-	-
Bracknell Forest Council (Innovation fund)	-	167,250	(167,250)	-	13,614	(13,614)	-	-
Slough	-	100,000	(100,000)	-	110,000	(110,000)	-	-
Royal Borough of Windsor and Maidenhead	-	128,000	(128,000)	-	2,000	(2,000)	-	-
Covid Recovery Service	-	30,000	(30,000)	-	-	-	-	-
Baylis Trust	-	26,000	(26,000)	-	25,000	(25,000)	-	-
Involve	-	15,003	(15,003)	-	-	-	-	-
National Lottery Awards	-	9,975	(9,975)	-	-	-	-	-
Berkshire Community Foundation	-	4,999	(4,999)	-	-	-	-	-
Household Support Fund	-	2,500	(2,500)	-	-	-	-	-
Sunningdale Parish Council	-	4,235	(4,235)	-	-	-	-	-
Alta	-	7,500	(7,500)	-	-	-	-	-
Shanley Fiuondation	-	1,000	(1,000)	-	-	-	-	-
Volante Charitable Trust	-	5,000	(5,000)	-	-	-	-	-
	-	506,462	(506,462)	-	210,435	(205,626)	3,953	8,762

25 Restricted funds **(Continued)**

Bracknell Forest Council – monies to provide Citizens Advice Services within the borough of Bracknell Forest

Slough monies to provide Citizens Advice Services within the Borough of Slough

Royal Borough of Windsor and Maidenhead monies to provide Citizens Advice Services within the Royal Borough of Windsor and Maidenhead

Covid Recovery Service monies to assist clients particularly struggling due to COVID

Baylis Trust monies to provide Citizens Advice Services within the Royal Borough of Windsor and Maidenhead

Involve monies to assist clients following COVID

National Lottery Awards Monies to improve core advice skills

Berkshire Community Foundation to provide access to advice for very vulnerable people

Household Support Fund monies to process Household support fund grants within the Royal Borough of Windsor and Maidenhead

Sunningdale Parish Council monies to provide Citizens Advice outreach service in the Royal Borough of Windsor and Maidenhead

Alta One off donation to help local people with advice following COVID

Shanley Foundation for repairs to the Maidenhead office

Volante Charitable Trust monies to assist clients access to the COVID Relief Fund

Crowthorne Town Council monies given to further the supply of Citizens Advice services within the borough of Bracknell Forest

Ascot Outreach monies to provide an outreach service in Ascot

Silva Homes monies to provide support to the residents of Silva Homes

Children's Centres monies to provide an outreach service to children's centre in Bracknell Forest

25 Restricted funds **(Continued)**

Friday Opening – monies to allow the Citizens Advice Service to open in Bracknell Town Centre on a Friday

Universal Credit BPL -Contract to supply advice for Help to Claim applicants

Universal Credit H2C Contract to supply advice to Help to Claim applicants

Department for Business, Energy & Industrial Strategy One off funding to boost resources to improve response to clients on Adviceline – primarily used to upgrade telephony services

Money and Pension Service Contract to provide debt advice to clients within Royal Borough of Windsor and Maidenhead and Borough of Bracknell Forest

Bracknell Forest Council Settled Status monies to assist applicants for settled status claims following UK leaving the EU Bracknell Forest Council Financial Inclusion monies to boost assistance to provide advice particularly targeted on older people in Bracknell Forest

Windsor and Maidenhead Mental Health – set up costs in advance of award of contract to provide advice to clients with severe mental health challenges on referral from local NHS partners.

26 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2024 £
General funds	336,147	591,180	(657,065)	(3,953)	1,064	267,373
Pension fund	(1,182)	-	-	-	-	(1,182)
	334,965	591,180	(657,065)	(3,953)	1,064	266,191
General funds	259,813	315,583	(238,400)	-	499	337,495
Pension fund	(2,530)	-	-	-	-	(2,530)
	257,283	315,583	238,400	-	499	334,965

27 Analysis of net assets between funds

	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:				
Tangible assets	18,713	-	-	18,713
Current assets/(liabilities)	278,403	104,518	8,762	391,683
Long term liabilities	(1,077)	-	-	(1,077)
Provisions	(28,500)	-	-	(28,500)
	267,539	104,518	8,762	380,819

	Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:				
Tangible assets	28,212	-	-	28,212
Current assets/(liabilities)	338,800	104,518	-	443,318
Long term liabilities	(1,077)	-	-	(1,077)
Provisions	(30,970)	-	-	(30,970)
	334,965	104,518	-	439,483

28 Operating lease commitments

Lessee

Operating lease payments represent rent payable by the charity for one of its properties. The lease term is 5 years and commenced on 4th July 2019.

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024	2023
	£	£
Within one year	-	34,110
Between two and five years	-	8,528
	-	42,638

29 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

30 Analysis of changes in net funds

The charity had no material debt during the year.

31 Cash generated from operations

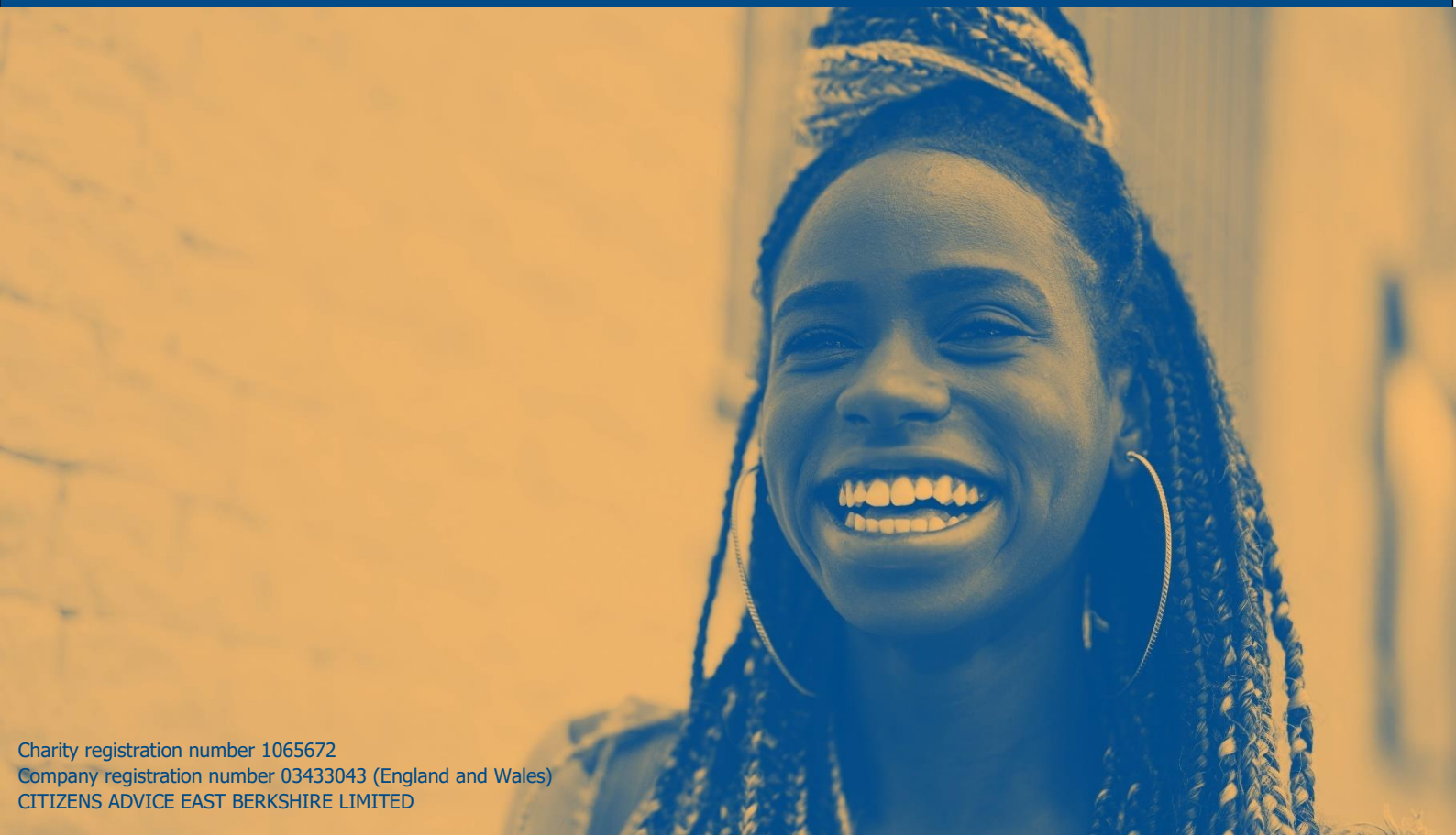
	2024	2023
	£	£
(Deficit)/surpus for the year	(60,012)	76,243
Adjustments for:		
Investment income recognised in statement of financial activities	(6,578)	(4,099)
Loss on disposal of intangible assets	98	7
Fair value gains and losses on investments	(1,064)	940
Depreciation and impairment of tangible fixed assets	19,794	20,619
Difference between pension charge and cash contributions	1,250	2,885
Movements in working capital:		
Decrease in debtors	4,391	13,593
(Decrease) in creditors	(55,712)	(92,284)
Increase/(decrease) in provisions	(2,470)	15,470
Cash (absorbed by)/generated from operations	(100,303)	33,374

CITIZENS ADVICE EAST BERKSHIRE LIMITED

England & Wales - Charity number 1065672

Accounts

Citizens Advice East Berkshire Limited Annual Report & Unaudited Financial Statements for the Year Ended 31st March 2023



Charity registration number 1065672
Company registration number 03433043 (England and Wales)
CITIZENS ADVICE EAST BERKSHIRE LIMITED

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Introduction and how we deliver our services

Citizens Advice East Berkshire is a local charity offering advice services to people living in Bracknell Forest, Windsor and Maidenhead and Slough.

Whoever you are, whatever the issue, we're here to help solve life's problems. We offer free, impartial, confidential and independent advice and information to everyone on their rights and responsibilities.

Message from the CEO – Jeremy Sandell



Rising costs and interest rates pushed many people into hardship this year which was reflected in the rise of calls to Adviceline that we received between April 2022 and March 2023. We have seen the effects of the cost of living crisis hit some parts of society more than others. People with disabilities and long-term health conditions made up 46% of our client base and people from Black, Asian and Minority Ethnic backgrounds made up 30%.

In such challenging times I have been immensely proud of the contribution that our highly skilled and dedicated team of staff and volunteers have made. You will see the impact of this elsewhere in this report; for me, the month-on-month growth in the number of people we advised showed the commitment of colleagues to support people in Bracknell, Maidenhead and Windsor and Slough. They saw more people face to face and answered more calls, they recruited and trained new colleagues, they made a genuine difference to the lives of so many.

We measure a lot of that by the financial outcomes the team achieves, we can only report what we know, so this is always an under-representation of what is achieved.

In the course of the year I have lost count of the number of times people have told me that the work of our advisers has meant so much more; homelessness, debt, unemployment, losing benefits, family break-ups and so many more issues have caused people suffering and despair. Our team members have been there for people when they have needed us the most.

It is already clear that the cost-of living crisis isn't going away anytime soon. Our biggest single challenge continues to be finding the capacity to help more people. Our success in growing the team so far is underpinned by the support of our partners and funders – without them it really couldn't happen.

Rising costs are pushing people into hardship

46% of client base are people with disabilities

30% of client base have BAME backgrounds

Message from the Chair – Cheryl Coppell



We are proud that our dedicated volunteers and staff have been able to help so many people at a time when they need it most. Though we live in a relatively affluent area, local people are still facing enormous challenges with their fuel bills, housing and benefits.

We help people according to their need. At one end of the spectrum, we can share knowledge to allow clients to help themselves; many clients need more practical assistance with their challenges while some need very substantial assistance over a number of months to deal with a range of interrelated issues and challenges.

Most of our advice is given by our highly trained and dedicated volunteers and we are now in full swing recruiting and training new volunteers in order to be able to help as many clients as possible.

Our volunteers do fantastic work, giving so much of their own time to help others and we and our clients are eternally grateful to them.

We are proud to have won contracts to serve the most disadvantaged in our community, such as those struggling with mental health challenges and with fuel poverty. We will continue to champion those who need assistance because of ill health, discrimination and poverty.

> “Thanks to our funders and sponsors in the local authorities we serve in East Berkshire, we hope to continue the good work and to help more people in the future.”



How we Deliver our Services

Citizens Advice's unique offer is the ability to deal with a wide range of issues and to be able to deal with multiple issues facing some clients.

Our first point of contact continues to be mainly through our phone service – Advice Line. In addition, face to face drop-in sessions and outreach were re-established as planned in 22/23 and will continue to be available on some days in each of the council areas served in 2023/24. Partner referral can be made by key partners and stakeholders and for specific contract referrals. Going forward webchat will be explored.



For the number of clients needing more in-depth advice and casework, face to face, telephone, email and home visits are all available.

Moving forward, we will put plans in place to find the right balance between channels for initial contact and more complex work with clients.

Quality of advice is always a top priority for our clients. External quality checkers are retained as well as internal review. Our QAA rating for 2022/23 was Green, which means we met the quality standards required by Citizens Advice.

Citizens Advice East Berkshire advised a cumulative monthly total of 9,346 clients



The major issues clients faced were similar to previous years with the largest proportion of clients coming to us with benefits issues.

Debt and housing also remain significant challenges for our clients. There have been very slight rises in the numbers seeking help from both housing and debt over the numbers in 2022/23.

Clients in RBWM, Bracknell Forest and Slough are over-represented from potentially disadvantaged groups. BAME clients exceed the population demography.

Clients with long term health conditions and disabilities account for a far higher proportion of our clients (44%) than the population average of 24%. This ties in with the top benefits issues for clients being Personal Independence Payments.

In terms of age reach, younger people (15-19) are under-represented in each area we serve. Older people are slightly under-represented in RBWM and Bracknell Forest but not in Slough.

In addition to our core advice services described above, separate additional contracts and grants enable us to reach specific vulnerable groups.

Debt Counselling	For Maidenhead, Windsor and Bracknell to provide a dedicated debt advisory service.
Better Care Funding	For Maidenhead and Windsor to support older residents and residents with disabilities and respond to social prescribing referrals.
Silva Homes	Silva Homes outreach support for Bracknell residents living in Silva Home accommodation.
Mental Health Support	Services commissioned by the NHS to provide support to clients with mental health challenges on referral from local NHS services.
Outreach Services	Outreach services in Ascot, Sunningdale and Bracknell Children's Centre.
Fuel Poverty	A new contract to assist referrals from social prescribers, targeted at older people in Bracknell – six-month pilot scheme.
Foodbanks	Foodbank clients in Slough.

The Better Care Fund

silva

NHS

Slough foodbank

Case Studies

1. Successful benefit tribunals

A client had been turned down for both elements of their Personal Independence Payment (PIP) application. We represented them at a tribunal which overturned the decision, and our client was awarded the enhanced rates for both care and mobility. This resulted in a backdated award of £6,000 plus £152.15 per week going forward.

£6,000 Backdated

£152.15 Going Forward

We also represented another client at a tribunal hearing, who had been turned down for both elements of their PIP application. Again, the tribunal overturned the decision, and our client was awarded the enhanced rates for both care and mobility, along with a backdated award of £10,000 plus £152.15 per week going forward.

£10,000 Backdated

£152.15 Going Forward

2. Preventing homelessness

We supported a client about to be made homeless with five children, some of whom have disabilities. Our adviser helped the client in talks with the council to find the family suitable housing. Our client was re-housed into a home next door to her children's school.

3. Supporting carers with energy costs

Our client lived with and was caring for his mother until she died in 2020. For more than a year the client had been trying to sort out an issue with their energy supplier who refused to give the client their promised credit of £989, raised a debt on his account of over £380 and were deducting a weekly amount from a prepaid meter to recover this. During this time our client suffered a severely fractured leg and had been in a frame for the last six months, in pain, immobile and under ever-increasing stress because of this energy bill issue.

When we got involved the client could not afford to heat his home. Via a three-way call we negotiated an agreement with the energy supplier that our client would receive the credits due to him, that he did not have the £380 debt and that he had also overpaid by £55. The client was provided with a link to access a code to go to the pay zone to get a refund. This meant a gain for him of over **£1,300** and confirmation of no outstanding debt. The client no longer has the added stress of trying to sort out this situation, as well as receiving a financial gain and reduced outgoings.

 Financial Gain

 Reduced Outgoings

 Stress Relief

Our mission, aims and strategic objectives

MISSION



We empower people with the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem, recognising and supporting those who find it most difficult to help themselves without some additional assistance.

AIMS



- Serve as many clients as possible through offering high quality information and advice, particularly targeting and assisting the most vulnerable
- Invest in front line services in order to be as efficient as possible
- Increase volunteer capacity to serve more clients
- Create a more sustainable organisation, growing our funding opportunities and reach
- Create a more robust organisation through learning and sharing expertise and resources

STRATEGIC OBJECTIVES 2022/23 TO 2024/25



After consultation our trustee board agreed 5 key strategic objectives, to achieve our aims. Delivery was regularly monitored by the board.

1. Retain and develop a strong and effective board
2. Maximise client numbers, impact and quality of service
3. Retain and develop effective staff and volunteer capacity
4. Deliver an effective funding strategy
5. Maintain and develop stakeholder engagement and collaboration, becoming a positive strength and influencer in the local community

Citizens Advice East Berkshire Progress in 2022/23 and Requirements for 2023/24

Trustee Board



The trustee board has seen a number of changes in 2022/23 as long-serving trustees from the legacy organisations have stood down. Succession planning has been in place to recruit and assimilate new board members, particularly a new treasurer.

Some trustee vacancies will allow the recruitment of trustees for the Slough area in 2023/24.

Advice Service for Clients



Due to the work of our staff and volunteers we were able to maintain the same number of clients supported in 2022/23 as 2021/22. It is still our aim for 2023/24 to help more clients to meet the increasing growth in demand for help with rising fuel bills and inflation. We will be investing throughout 2023/24 to significantly uplift volunteer capacity to advise more clients.



Our service quality remained good throughout 2022/23, as evidenced by external quality checks. This good service quality will be maintained in 2023/24 through high levels of supervision and regular quality checks.



Some drop-in sessions are now taking place in each area as planned. The balance between drop-in, outreach and telephone, email and webchat access needs to be reviewed during 2023/24.



A low offer of webchat and other forms of social media connectivity may be suppressing demand for the under 24s. This will be investigated in 2023/24.

Our Staff and Volunteers

Volunteer numbers require replenishing and augmenting in order to meet more demand. Our new training scheme set up in 2022/23 is working well and moving as fast as possible given the need to ensure the quality of client response for new volunteer assessors. It will take most of 2023/24 to rebuild the volunteer capacity lost during the Covid period. While new volunteers are being brought on board it will be necessary to retain some paid telephone staff.

Working from home has brought benefits in 2022/23, but also resulted in a mixed picture of remote and office working which requires extra effort to keep in touch with remote volunteers and staff. Staff and volunteers worked extremely hard in 2022/23 to ensure clients were advised. More work will be undertaken in 2023/24 to ensure staff feel listened to and valued and believe they are being given the right skills and support for their work.

Funding and Stakeholder Engagement

Our core funders, RBWM, BFC, SBC and Baylis Trust remain supportive and enable the delivery of services to local residents. Local town and parish councils also continue to support us and are very supportive of our work.

Our offer to very vulnerable clients was enhanced in 2022/23 through the delivery of a new NHS contract to support clients with very substantial mental health challenges. Funding has been agreed for a further year, as the service is valued by our partners.

We consolidated our work in Slough which led to us winning a three-year contract to provide advice to Slough residents. This achieved one of our key aims to expand to become more sustainable. Further expansion, particularly to fund assistance for those most in need remains a key aim for 2023/24.

Influencing change

We have a key role to undertake research to find out about issues that affect people in our area. In 2022/23 we regularly analysed our internal data on issues clients bring to us which we know to be:

Benefits

Housing

Debt

We also analysed detailed evidence forms for trends, government statistics to understand the level of need in our area and feedback from our advisors and stakeholders. This enabled us to understand the issues faced by people in our local area.

We then have a role to "campaign", which describes what we do as a result of that research, to enable change. This has included in 2022/23, using our social media, especially Twitter for cost of living issues and locally engagement with local authorities, housing associations and other stakeholders to understand and resolve issues. As we are part of the National Citizens Advice network we also participated to ensure evidence for their national campaigns, where our local clients have issues such as cost of living that are faced by people elsewhere in the country.

Key for 2023/24 will be to maintain our current activity, get our advisors more involved and focusing on Slough to ensure engagement with local stakeholders and gathering evidence forms.



"We have a role to campaign to enable change"

Key Focus Areas 2023/24

- Improve efficiency and effectiveness to help more people with high quality advice including mobilising the Slough contract
- Extend reach through more locations and different opening hours – ensure we are socially and geographically relevant and meeting the diverse needs of our communities
- Answer more calls through new technologies and improved processes
- Increase our capacity by expanding resource
- Ramp up our pipeline of volunteers and advisors through fast-track recruitment and onboarding techniques
- Continue to develop our culture to become a fully merged organisation – including Slough – with staff who feel informed, motivated, valued and respected and able to serve our diverse communities
- Develop the long-term plan for the organisation's operational requirements, including site facilities
- Secure further funding and develop incremental revenue opportunities particularly for currently disadvantaged groups
- Continue to explore future potential partnerships and mergers

Structure, governance and management

Governing Document

Citizens Advice East Berkshire Limited (CAEB) is a registered charity and a company limited by guarantee and without share capital. CAEB was created through a merger of Bracknell and District Citizens Advice Bureau Limited, operating as Citizens Advice Bracknell & District (CABD) and Citizens Advice Maidenhead and Windsor (CAMW). All assets and liabilities of Citizens Advice Maidenhead and Windsor were transferred to Bracknell and District Citizens Advice Bureau Limited on 1 April 2021.

CAMW was established on 1 September 1939 and incorporated as a company limited by guarantee on 13 December 2000. CABD was established in November 1961 and incorporated as a company limited by guarantee on 12 September 1997 but carried on no activities nor received any income until 1 April 1998 when it succeeded to the assets, liabilities and charitable activities of Bracknell Citizens Advice Bureau which ceased to operate on that day.

citizens advice East Berkshire

Following successful transfer of assets and liabilities, CABD changed its name to CAEB on 1 April 2021. On 31 March 2023 the company had 10 trustees. CAEB is governed by its Memorandum and Articles of Association as approved on 1 April 2021.

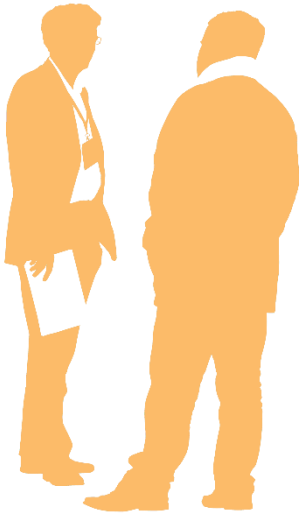
Recruitment and Appointment of Trustees



CAEB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of CAEB and for ensuring that the charity satisfies its legal and contractual obligations.

Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of trustees' interests is maintained at the registered office and is available to the public.

Trustees were drawn from interested residents from Bracknell Forest, Maidenhead, Slough and the surrounding district. New trustees are appointed for a term of three years, at which point they must resign. Outgoing members may elect to stand for an additional three-year term, subject to Board approval. Council representatives and a committee member representing the volunteers attend Board meetings when their views are actively sought although they have no voting rights.



The Charity Commission's Governance Code recommends that if a trustee has served for more than nine years, their reappointment is subject to a particularly rigorous review taking into account the need for progressive refreshing of the board and should also be explained in the annual Trustees' Report. There are no such members currently serving.

Our Trustees as of March 2023



Cheryl Coppell
Chair
Appointed 19/11/20



Ian Chambers
Treasurer
Appointed 08/01/20



Susan Branchflower

Appointed 19/11/20



Kim Broad

Appointed 18/11/21



Christine Haswell

Appointed 20/05/21



Thomas Quincey

Appointed 18/11/21



Hazel Standbridge

Appointed 06/05/21



Penny Thorpe
Vice Chair
Appointed 01/04/21



Graham Walmsley

Appointed 06/05/21

Change in Trustees

The following trustees stepped down from their roles:

- Keith Read resigned 15 September 2022
- Jason Rawling resigned January 2023
- Ilfe Kantona co-opted 15 November 2022 resigned December 2022

Senior Team



Independent Examiner: F J Wilde, Frances Wilde FCCA DChA, 4 Marigold Drive, Bisley, Surrey, GU24 9SF

Bankers: The Co-Operative Bank, 34 St Mary's Butts, Reading, RG1 2LQ

The Chief Executive was appointed on 1 April 2021. From 1 April 2021, Cheryl Coppell was appointed Chair of CAEB and Geoff Smith as Vice-Chair. Geoff Smith was previously Chair of CABD. Geoff Smith resigned on 23 June 2021. Penny Thorpe was appointed Vice-Chair from 26 August 2021. Jason Rawlings the treasurer resigned in January 2023. The new Treasurer Ian Chambers was appointed 15 September 2022.
None of the trustees has any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Management Sub-Committees

Finance & Governance | Operations | Public Benefit

The number of sub committees was reduced from 4 to 3 in 2022, following a review, by combining Finance and Governance. All sub-committees have terms of reference approved by the Trustee Board.

Sub-committees are made up of trustees and members of senior management who meet at least quarterly and report their activities to the full Trustee Board.

Trustee Induction and Training

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet staff, volunteers and other trustees and are offered a day to shadow a volunteer in their advisory role, with client consent.



Trustees are included in an annual training needs assessment and skills audit and are offered training in response to that and encouraged to attend appropriate external training events where these will facilitate the understanding of their role. All trustee training is logged through the training administrator.

Organisation Structure

CAEB is a member of Citizens Advice, the operating name for the National Association of Citizens Advice Bureaux (NACAB), which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CAEB to fulfil its charitable objectives and comply with the national membership requirements.

The Chief Executive Officer (CEO) of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who deliver the service offered by the charity.

Trustees and the senior management team (SMT) meet to review progress against targets, the charity's financial position and to discuss issues referred to them by the Trustee Board. Their implementation is organised by the CEO and the staff team. There are regular staff, volunteer meetings and SMT meetings which ensure that progress is being made against targets. A Business Plan is reviewed by the Trustee Board at least annually and provides a three-year planning outlook. Reports and recommendations are taken to the full board for approval.

There is an Annual General Meeting (AGM) which is usually held in September. The membership and proceedings of the AGM are defined in CAEB's Memorandum and Articles of Association. The AGM is a public meeting and can involve the staff team, trustee board, members and other stakeholders although only members have voting rights.

The charity also co-operates and liaises with several other advisory services, local charities and local authority departments on behalf of clients.

Pay and Remuneration of Key Management Personnel

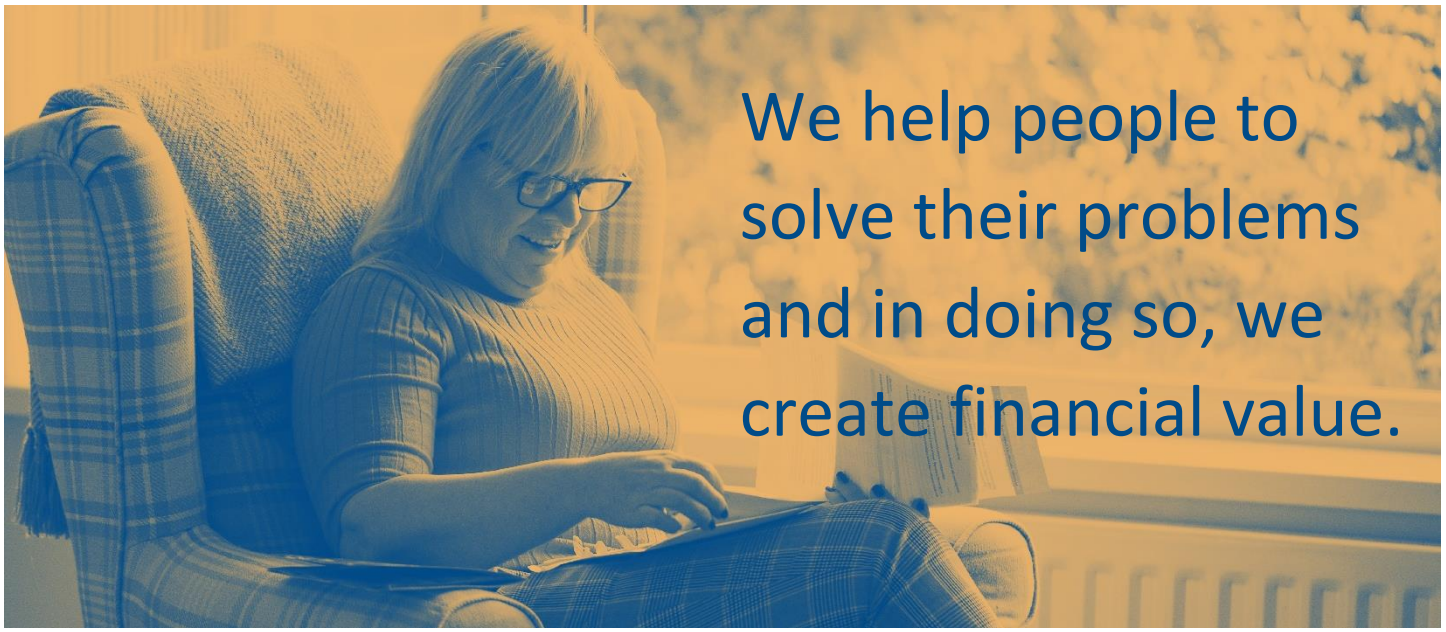
The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. Trustees are unpaid but can claim reasonable out-of-pocket expenses.

Staff receive both pay and reasonable expenses. The trustees balance pay rates and pay rises according to:

- Market rate for the voluntary sector in the local area
- Affordability and sustainability
- Other benchmarked companies and sectors
- Consumer Prices Index



Public Benefit at Citizens Advice East Berkshire



This means that we save government and society money by stopping issues that are, or will become, costly to fix. Using Treasury-approved modelling tools we estimate that the value of the service we provided to our community and wider society in 2022/23 was as follows:

£ 2,893,270

Savings for government, health and other public services due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.

£ 18,070,891

Savings in wider social and economic benefits due to resolving client problems resulting in higher wellbeing, society participation and productivity.

£ 8,803,793

Value to the people we help by achieving individual financial outcomes such as back-dated benefits, writing-off debts and refunds for consumer issues.

As we are dependent on funding from local councils, corporate sponsorship and grants and donations from individuals, it is important that we demonstrate value for every £1 entrusted to us.



Using the Treasury-approved model, we can show that for every £1 invested, we return:

£3.75 in fiscal benefits for government, health and other public services.

£23.39 in wider social and economic benefits.

£11.40 value through financial outcomes for the people we serve.

Risk and internal controls

The Board regularly reviews its risk register.

The targets in this plan spell out more clearly the risks and dependencies and management reporting regimes to ensure highest risks are most closely monitored, managed and mitigated.

Account has been taken of lessons learned from 2022/23.

Staffing and volunteer capacity remain the highest risk. Mitigation is in place within this plan as described within the plan targets in trams of both training recruitment, retention and culture.

CAEB's budget plans have been set to mitigate this high risk by providing capacity within the year to grow volunteer numbers and retain paid staff in the meantime.

Other risks are managed through the committee structures and reporting to board. The board does not have an appetite for red risks and took special action as set out in the risk strategy to manage the red risk on staffing when it was identified.



CAEB's budget is set to have adequate reserves. Contingency plans are in place for emergencies.

Information Security and Client Confidentiality

CAEB's Trustee Board has adopted the National Citizens Advice Information Assurance policy and oversaw the information security of all personal information of our clients, staff, funders and strategic partners that is processed.

CAEB holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. The Board has appointed a Senior Information Risk Officer (SIRO) and an Information Asset Owner (IAO) to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulations and Data Protection Act 2018 (GDPR).

To ensure compliance with the GDPR we have a proactive and organised approach to data protection and we can evidence the steps we take to comply including:

- Ensuring a good level of understanding and awareness of data protection amongst our staff.
- Implementation of comprehensive, risk based, proportionate policies and procedures for handling personal data.
- Maintenance of records of what we do in relation to data protection and why.



Financial review



MISSION

CAEB is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level. We work hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the ever-increasing demand with funding sources not growing at the same rate. We continue to review alternative funding routes to diversify our funding sources.

£76,243

Our total surplus in 2022/23 was £76,243 (£56,699 in 2021/22 before adding in Maidenhead and Windsor reserves of £158,298 following the merger of the charities), which was entirely unrestricted funds.

The total surplus was significantly higher than originally budgeted as a consequence primarily of recruitment challenges. Having gained a number of additional contracts, core training, supervision and case worker posts required filling and due to a tight recruitment market, these had to be advertised several times before a full complement of staff was in place leading to a significant underspend of salaries.

The intention is to move to a balanced budget from 2024/25 and onwards.

£817,045

Total income for the year was £817,045 a decrease of £167,861 from £984,906 in 2021/22.

It should be noted that the 2021/22 income included £158,298 of Citizens Advice Maidenhead and Windsor reserves following the merger of the charities, so the underlying change in income was £10,422 rather than £168,720.

Of the total income, the split was as follows:

- Unrestricted fund income was £315,583 (£483,308 in 2021/22)
- Restricted fund income was £501,462 (£1,500 in 2021/22)

In addition to the increase in funds due to the unified services, funding continued in the following areas:

citizens advice East Berkshire

Debt Counselling (money & Pension Service) extended to January 2023

Slough Advice Service started November 2021

The funding awards helped offset the income of the contracts that expired during the year.

Our Sponsors

Local Authority Funding

CAEB is significantly dependent upon funding from local authorities, mainly Bracknell Forest Council, Royal Borough of Windsor and Maidenhead and Slough Borough Council to enable it to provide services to clients.

Public Sector Funding

We acknowledge and offer our thanks to our public sector funders during the year, including Bracknell Town Council, Bray Parish Council, Binfield Parish Council, Cox Green Parish Council, Crowthorne Parish Council, Sandhurst Town Council, Sunninghill and Ascot Parish Council, Sunningdale Parish Council, Warfield Parish Council and Winkfield Parish Council and the NHS.

Trusts, Foundations, National Citizens Advice and Others

We have also been grateful for the support of individual contractors, companies and trusts during the year, including Ascot Fire Brigade Trust, Berkshire Community Foundation, The Louis Baylis Charitable Trust, National Lottery Awards for All, Shanly Foundation, Silva Homes, The Sunninghill Trust, National Citizens Advice, Involve Community Services', The Volant Charitable Trust and The Prince Philip Trust Fund.

Additional Fundraising

We also raised funds via the Bracknell Forest Lottery, Maidenhead Swimathon (Maidenhead Lions), and the Bracknell Together Walk/ Community Christmas Draw and received a donation from the Maidenhead United Community Trust. Finally, we had individual donations from clients and supporters via our Just Giving page.

Reserves Policy

RESERVES

CAEB maintains a level of reserves to ensure it remains financially viable for the foreseeable future. In setting the level of reserves Trustees have regard to Charity Commission guidance and the national Citizens Advice Membership Agreement. Reserves are held to cover:

- The unexpected withdrawal of grant funding
- Unforeseen or emergency expenditure
- The cost of moving to new premises
- The costs associated with modernising operations e.g. redundancy
- Liabilities arising from past pension commitments

RANGE

Trustees review the Reserves Policy annually to reflect current circumstances on actual and target reserve levels. In 2022/23, trustees have agreed that the target range for reserves should be between £170,935 and £528,291. General unrestricted reserves and designated funds, excluding the negative pension reserve of £2,530 on 31 March 2023 were £442,013 (£365,770 as of 31 March 2022).

GOING CONCERN

After making further appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going-concern basis in preparing the financial statements.

Signed on behalf of the Board by

Cheryl Coppell,
Chair of Trustees
Date: 17th August 2023

CITIZENS ADVICE EAST BERKSHIRE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE EAST BERKSHIRE LIMITED

I report to the trustees on my examination of the financial statements of Citizens Advice East Berkshire Limited (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

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 confirm that I am qualified to undertake the examination because I am a member of , 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 that in any material respect:

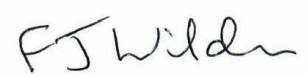
1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 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 financial statements to be reached.



F J Wilde FCCA MBA DChA

Warner Wilde
4 Marigold Drive
Bisley
Surrey
GU24 9SF

Dated: .25th August 2023

CITIZENS ADVICE EAST BERKSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

Current financial year

	Notes	Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Income and endowments from:						
Donations and legacies	**3**	309,758	-	483,727	793,485	484,808
Charitable activities	**4**	-	-	17,735	17,735	326,696
Other trading activities	**5**	1,673	-	-	1,673	14,013
Investments	**6**	4,099	-	-	4,099	894
Other income	**7**	53	-	-	53	158,495
Total income		315,583	-	501,462	817,045	984,906
Expenditure on:						
Charitable activities	**8**	238,393	-	501,462	739,855	779,508
Other	**12**	7	-	-	7	(9,796)
Total expenditure		238,400	-	501,462	739,862	769,712
Net gains/(losses) on investments	**13**	(940)	-	-	(940)	-
Net incoming resources		76,243	-	-	76,243	215,194
Other recognised gains and losses						
Actuarial gain on defined benefit pension schemes		1,439	-	-	1,439	-
Net movement in funds		77,682	-	-	77,682	215,194
Fund balances at 1 April 2022		257,283	104,518	-	361,801	146,607
Fund balances at 31 March 2023		334,965	104,518	-	439,483	361,801

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE EAST BERKSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

Prior financial year

	Notes	Unrestricted funds general 2022 £	Unrestricted funds designated 2022 £	Restricted funds 2022 £	Total 2022 £
Income and endowments from:					
Donations and legacies	**3**	483,308	-	1,500	484,808
Charitable activities	**4**	-	-	326,696	326,696
Other trading activities	**5**	14,013	-	-	14,013
Investments	**6**	894	-	-	894
Other income	**7**	158,495	-	-	158,495
Total income		656,710	-	328,196	984,906
Expenditure on:					
Charitable activities	**8**	420,506	-	359,002	779,508
Other	**12**	(9,796)	-	-	(9,796)
Total expenditure		410,710	-	359,002	769,712
Net gains/(losses) on investments	**13**	-	-	-	-
Gross transfers between funds		(30,806)	-	30,806	-
Net incoming resources		215,194	-	-	215,194
Other recognised gains and losses					
Net movement in funds		215,194	-	-	215,194
Fund balances at 1 April 2021		49,141	97,466	-	146,607
Fund balances at 31 March 2022		264,335	97,466	-	361,801

CITIZENS ADVICE EAST BERKSHIRE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	**14**		28,212		48,831
Current assets					
Debtors	**16**	17,985		31,578	
Investments	**17**	24,060		-	
Cash at bank and in hand		482,992		470,526	
		525,037		502,104	
Creditors: amounts falling due within one year	**18**	(81,719)		(143,553)	
Net current assets			443,318		358,551
Total assets less current liabilities			471,530		407,382
Creditors: amounts falling due after more than one year	**19**		(1,077)		(30,081)
Provisions for liabilities			(30,970)		(15,500)
Net assets			439,483		361,801
Income funds					
Unrestricted funds					
Designated funds	**23**	104,518		104,518	
General unrestricted funds		337,495		261,252	
Pension reserve		(2,530)		(3,969)	
			439,483		361,801
			439,483		361,801

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2023

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 17th August 2023.

Ian Chambers

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I Chambers
Trustee

Company registration number 03433043

CITIZENS ADVICE EAST BERKSHIRE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Cash generated from operations	**27**		33,374		192,693
Investing activities					
Proceeds on disposal of intangibles		(7)		9,796	
Purchase of tangible fixed assets		-		(64,507)	
Purchase of investments		(25,000)		-	
Investment income received		4,099		894	
Net cash used in investing activities			(20,908)		(53,817)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			12,466		138,876
Cash and cash equivalents at beginning of year			470,526		331,650
Cash and cash equivalents at end of year			482,992		470,526

1 Accounting policies

Charity information

Citizens Advice East Berkshire Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is The Columbia Centre, Lower Ground Floor, Market Street, Bracknell, Berkshire, RG12 1JG.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	5 years straight line
IT equipment	3 years straight line
Fixtures and fittings	5 years straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally 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.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds general 2023 £	**Restricted funds 2023 £**	**Total 2023 £**	Unrestricted funds general 2022 £	Restricted funds 2022 £	Total 2022 £
Donations and gifts	645	-	645	776	-	776
Grants receivable for core activities	259,803	483,727	743,530	433,222	1,500	434,722
Donated goods and services	49,310	-	49,310	49,310	-	49,310
	309,758	483,727	793,485	483,308	1,500	484,808

The building situated in Maidenhead is provided to CAEB free of charge. The value to the charity has been estimated as £49,310 (2022: £49,310) for the year and this has been recognised as income with an equivalent amount recognised as an expense in the year.

Grants receivable for core activities	**Unrestricted**	**Restricted**	**Total**	Unrestricted	Restricted	Total
Bracknell Forest Borough Council	-	167,250	167,250	194,547	-	194,547
Sandhurst Town Council	2,815	-	2,815	2,815	-	2,815
Sunninghill & Ascot	1,419	-	1,419	1,000	-	1,000
Berkshire Community Foundation	-	4,999	4,999	35,000	-	35,000
Citizens Advice	-	-	-	199,860	-	199,860
Crowthorne Town Council	1,500	-	1,500	-	1,500	1,500
Royal Borough of Windsor & Maidenhead	158,500	128,000	286,500	-	-	-
Slough Borough Council	-	100,000	100,000	-	-	-
Baylis Trust	-	26,000	26,000	-	-	-
Slough Covid Recovery Service	-	30,000	30,000	-	-	-
Other	95,569	27,478	123,047	-	-	-
	259,803	483,727	743,530	433,222	1,500	434,722

3 Donations and legacies **(Continued)**

4 Charitable activities

	Charitable Income 2023 £	Charitable Income 2022 £
Performance related grants	17,735	326,696
Performance related grants		
Silva Homes	-	17,826
Children Centre Outreach	-	4,575
Universal Credit Best Practice LEad	-	39,980
Universal Credit Help to Claim	-	116,266
Ascot Outreach	-	10,500
Friday Opening	-	5,000
Department for Business, Energy & Industrial Strategy	-	50,666
Money and Pension Service	-	44,717
Sunningdale Parish Council	4,235	37,166
Alta	7,500	-
Shanley Foundation	1,000	-
Volante Charitable Trust	5,000	-
	17,735	326,696

5 Other trading activities

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Fundraising events	1,673	14,013

6 Investments

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Interest receivable	4,099	894

7 Other income

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Miscellaneous income	53	197
Transfer in Citizens Advice Maidenhead & Windsor reserves	-	158,298
	53	158,495

8 Charitable activities

	Charitable Expenditure 2023 £	Charitable Expenditure 2022 £
Staff costs	542,482	505,528
Depreciation and impairment	(6,939)	15,676
Staff and volunteer expenses	19,224	4,690
	554,767	525,894
Share of support costs (see note 9)	181,119	249,812
Share of governance costs (see note 9)	3,969	3,802
	739,855	779,508
Analysis by fund		
Unrestricted funds - general	238,393	420,506
Restricted funds	501,462	359,002
	739,855	779,508

9 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Staff costs	-	-	-	80,594	-	80,594
Management, admin and premises - restricted fund	131,809	-	131,809	169,218	-	169,218
Donated premises	49,310	-	49,310	-	-	-
Trustee expenses	-	100	100	-	8	8
Independent Examination of the Financial Statements	-	3,680	3,680	-	3,794	3,794
Other governance costs	-	189	189	-	-	-
	181,119	3,969	185,088	249,812	3,802	253,614
Analysed between						
Charitable activities	181,119	3,969	185,088	249,812	3,802	253,614

Governance costs includes payments to the independent examiner of £3000 (2022- £3794) for accounts preparation and independent examination.

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year. £nil (2022: £8) was reimbursed to trustees during the year.

11 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Full Time Equivalent number of employees	20	16

Employment costs	2023 £	2022 £
Wages and salaries	482,617	531,895
Social security costs	32,804	29,401
Other pension costs	27,061	24,826
	542,482	586,122

11 Employees **(Continued)**

Staff numbers represent the full time equivalent including part-time staff, but excluding contractors and volunteers. There were 28 (2022: 29) part-time employees making up 20 (2022: 16) full time equivalents.

The total cost of Key Management Personnel defined as the CEO, including employer's national insurance and pension contributions was £67,082.

Wages and salaries includes contract staff, the amount of which varies year to year.

Redundancy payments of £7278 were made during the year.

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2023 Number	**2022 Number**
£60,001 to £70,000	1	-

Contributions totalling £2,833 were made to defined contribution pension schemes on behalf of employees whose emoluments exceed £60,000.

12 Other

	Unrestricted funds general 2023	Unrestricted funds general 2022
Financing costs	7	(9,796)
	7	(9,796)

Financing costs relate to the unwinding of the discount factor used to value the present value of the deficit reduction contributions payable under the agreement with TPT Retirement Solutions that relates to the deficit.

13 Net gains/(losses) on investments

	Unrestricted funds general 2023 £	Total 2022 £
Revaluation of investments	(940)	-

14 Tangible fixed assets

	Leasehold improvements	IT equipment	Fixtures and fittings	Total
	£	£	£	£
Cost				
At 1 April 2022	31,037	72,310	11,355	114,702
Disposals	-	(10,453)	-	(10,453)
At 31 March 2023	31,037	61,857	11,355	104,249
Depreciation and impairment				
At 1 April 2022	31,037	23,479	11,355	65,871
Depreciation charged in the year	-	20,619	-	20,619
Eliminated in respect of disposals	-	(10,453)	-	(10,453)
At 31 March 2023	31,037	33,645	11,355	76,037
Carrying amount				
At 31 March 2023	-	28,212	-	28,212
At 31 March 2022	-	48,831	-	48,831

15 Financial instruments

	2023	2022
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	24,060	-

16 Debtors

	2023	2022
Amounts falling due within one year:	£	£
Prepayments and accrued income	17,985	31,578

17 Current asset investments

	2023	2022
	£	£
Unlisted investments - CCLA	24,060	-

18 Creditors: amounts falling due within one year

	2023	2022
	£	£
Other creditors	4,970	2,590
Accruals and deferred income	76,749	140,963
	81,719	143,553

19 Creditors: amounts falling due after more than one year

	2023	2022
	£	£
Other creditors	-	27,558
Accruals and deferred income	1,077	2,523
	1,077	30,081

Provisions for liabilities	2023	2022
	£	£
	30,970	15,500

Movements on provisions:

	£
Additional provisions in the year	30,970

21 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £25,622 (2022 - £24,826).

21 Retirement benefit schemes **(Continued)**

Defined benefit schemes

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

Valuation

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025:	£3,312,000 per annum	(payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025:	£11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Key assumptions

	2023	2022
	%	%
Discount rate	5.52	2.35

21 Retirement benefit schemes **(Continued)**

	31 March 2023 (£s)	31 March 2022 (£s)	31 March 2021 (£s)
Present value of provision	2,530	3,969	18,428

PRESENT VALUES OF PROVISION

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 31 March 2023 (£s)	Period Ending 31 March 2022 (£s)
Provision at start of period	3,969	18,428
Unwinding of the discount factor (interest expense)	75	106
Deficit contribution paid	(1,446)	(4,663)
Remeasurements - impact of any change in assumptions	(68)	(91)
Remeasurements - amendments to the contribution schedule	-	(9,811)
Provision at end of period	2,530	3,969

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2023 (£s)	Period Ending 31 March 2022 (£s)
Interest expense	75	106
Remeasurements – impact of any change in assumptions	(68)	(91)
Remeasurements – amendments to the contribution schedule	-	(9,811)
Contributions paid in respect of future service*	*	*
Costs recognised in income and expenditure account	*	*

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes. To be completed by the company.

22 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds		
	Incoming resources	Resources expended	Transfers	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 31 March 2023
	£	£	£	£	£	£	£
Crowtorne Town Council	1,500	(2,783)	1,283	-	-	-	-
Ascot Outreach	10,500	(10,607)	107	-	-	-	-
Silva Homes	17,826	(21,751)	3,925	-	-	-	-
Children's Centres	4,575	(4,782)	207	-	-	-	-
Friday Opening	5,000	(7,195)	2,195	-	-	-	-
Universal Credit BPL	39,980	(39,987)	7	-	-	-	-
Universal Credit H2C	116,266	(122,410)	6,144	-	-	-	-
Department for Business, Energy & Industrial Strategy	50,666	(55,627)	4,961	-	-	-	-
Money and Pension Service	44,717	(52,871)	8,154	-	-	-	-
Bracknell Forest Council Settled Status	16,833	(17,780)	947	-	-	-	-
Bracknell Forest Council Financial Inclusion	20,333	(20,833)	500	-	-	-	-
Windsor and Maidenhead Mental Health	-	(2,376)	2,376	-	-	-	-
Bracknell Forest Council	-	-	-	-	167,250	(167,250)	-
Slough	-	-	-	-	100,000	(100,000)	-
Royal Borough of Windsor and Maidenhead	-	-	-	-	128,000	(128,000)	-
Covid Recovery Service	-	-	-	-	30,000	(30,000)	-
Baylis Trust	-	-	-	-	26,000	(26,000)	-
Involve	-	-	-	-	15,003	(15,003)	-
National Lottery Awards	-	-	-	-	9,975	(9,975)	-
Berkshire Community Foundation	-	-	-	-	4,999	(4,999)	-
Household Support Fund	-	-	-	-	2,500	(2,500)	-
Sunningdale Parish Council	-	-	-	-	4,235	(4,235)	-
Alta	-	-	-	-	7,500	(7,500)	-
Shanley Fiuondation	-	-	-	-	1,000	(1,000)	-

22 Restricted funds **(Continued)**

Volante Charitable Trust	-	-	-	-	5,000	(5,000)	-
	328,196	(359,002)	30,806	-	501,462	(501,462)	-

22 Restricted funds **(Continued)**

Bracknell Forest Council – monies to provide Citizens Advice Services within the borough of Bracknell Forest

Slough monies to provide Citizens Advice Services within the Borough of Slough

Royal Borough of Windsor and Maidenhead monies to provide Citizens Advice Services within the Royal Borough of Windsor and Maidenhead

Covid Recovery Service monies to assist clients particularly struggling due to COVID

Baylis Trust monies to provide Citizens Advice Services within the Royal Borough of Windsor and Maidenhead

Involve monies to assist clients following COVID

National Lottery Awards Monies to improve core advice skills

Berkshire Community Foundation to provide access to advice for very vulnerable people

Household Support Fund monies to process Household support fund grants within the Royal Borough of Windsor and Maidenhead

Sunningdale Parish Council monies to provide Citizens Advice outreach service in the Royal Borough of Windsor and Maidenhead

Alta One off donation to help local people with advice following COVID

Shanley Foundation for repairs to the Maidenhead office

Volante Charitable Trust monies to assist clients access to the COVID Relief Fund

Crowthorne Town Council monies given to further the supply of Citizens Advice services within the borough of Bracknell Forest

Ascot Outreach monies to provide an outreach service in Ascot

Silva Homes monies to provide support to the residents of Silva Homes

Children's Centres monies to provide an outreach service to children's centre in Bracknell Forest

22 Restricted funds **(Continued)**

Friday Opening – monies to allow the Citizens Advice Service to open in Bracknell Town Centre on a Friday

Universal Credit BPL -Contract to supply advice for Help to Claim applicants

Universal Credit H2C Contract to supply advice to Help to Claim applicants

Department for Business, Energy & Industrial Strategy One off funding to boost resources to improve response to clients on Adviceline – primarily used to upgrade telephony services

Money and Pension Service Contract to provide debt advice to clients within Royal Borough of Windsor and Maidenhead and Borough of Bracknell Forest

Bracknell Forest Council Settled Status monies to assist applicants for settled status claims following UK leaving the EU Bracknell Forest Council Financial Inclusion monies to boost assistance to provide advice particularly targeted on older people in Bracknell Forest

Windsor and Maidenhead Mental Health – set up costs in advance of award of contract to provide advice to clients with severe mental health challenges on referral from local NHS partners.

23 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

		Movement in funds		Movement in funds	
	Balance at 1 April 2021	Incoming resources	Balance at 1 April 2022	Incoming resources	Balance at 31 March 2023
	£	£	£	£	£
Future Provisions Fund	97,466	7,052	104,518	-	104,518
	97,466	7,052	104,518	-	104,518

24 Analysis of net assets between funds

	Unrestricted funds 2023	**Designated funds 2023**	**Restricted funds 2023**	**Total 2023**	Unrestricted funds 2022	Designated funds 2022	Restricted funds 2022	Total 2022
	£	**£**	**£**	**£**	£	£	£	£
Fund balances at 31 March 2023 are represented by:								
Tangible assets	28,212	-	-	28,212	48,831	-	-	48,831
Current assets/(liabilities)	338,800	104,518	-	443,318	358,551	-	-	358,551
Long term liabilities	(1,077)	-	-	(1,077)	(30,081)	-	-	(30,081)
Provisions	(30,970)	-	-	(30,970)	(15,500)	-	-	(15,500)
	334,965	104,518	-	439,483	361,801	-	-	361,801

25 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	34,110	34,110
Between two and five years	8,528	42,638
	42,638	76,748

Operating lease payments represent rent payable by the charity for one of its properties. The lease term is 5 years and commenced on 4th July 2019.

26 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

27 Cash generated from operations	2023 £	2022 £
Surplus for the year	76,243	215,194
Adjustments for:		
Investment income recognised in statement of financial activities	(4,099)	(894)
Loss/(gain) on disposal of intangible assets	7	(9,796)
Fair value gains and losses on investments	940	-
Depreciation and impairment of tangible fixed assets	20,619	15,676
Difference between pension charge and cash contributions	2,885	-
Movements in working capital:		
Decrease/(increase) in debtors	13,593	(23,231)
(Decrease) in creditors	(92,284)	(19,756)
(Decrease) in provisions	15,470	15,500
Cash generated from operations	33,374	192,693

28 Analysis of changes in net funds

The charity had no debt during the year.

CITIZENS ADVICE EAST BERKSHIRE LIMITED

England & Wales - Charity number 1065672

Accounts

CITIZENS ADVICE EAST BERKSHIRE LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022



Charity registration number 1065672

Company registration number 03433043 (England and Wales)

CITIZENS ADVICE EAST BERKSHIRE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr J Rawlings	
	Mr K M Reed	
	Ms C Coppell	
	Ms S Branchflower	
	Ms P Thorpe	(Appointed 1 April 2021)
	Ms C Haswell	(Appointed 20 May 2021)
	Mr G Walmsley	(Appointed 6 May 2021)
	Mr T Quincey	(Appointed 18 November 2021)
	Ms K Broad	(Appointed 18 November 2021)
	Ms H Standbridge	(Appointed 6 May 2021)
Charity number	1065672	
Company number	03433043	
Registered office	The Columbia Centre Lower Ground Floor Market Street Bracknell Berkshire RG12 1JG	
Independent examiner	Kirk Rice LLP The Courtyard High Street Ascot Berkshire SL5 7HP	
Bankers	The Co-Operative Bank St Mary's Butts Reading RG1 2LQ	

CITIZENS ADVICE EAST BERKSHIRE LIMITED

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CITIZENS ADVICE EAST BERKSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and independently examined financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The combined service has roots back to September 1939 for the promotion of any charitable purpose for the benefit of the community of Bracknell Forest, Maidenhead, Windsor and the surrounding area, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. CAEB aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community; to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit when reviewing the aims and objectives and setting strategy in the year.

Monitoring

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In conducting the review, we are ensuring that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Achievements in 2021/22 include:

- Delivery of a unified service for clients across Bracknell Forest, Maidenhead and Windsor with an engaged local team.
- Renewed IT to support client delivery with an intensive induction and training plan for all colleagues.
- Extending reach across East Berkshire to include the Slough area with new funding and capabilities to help a broader client base.
- Growing diversity of funding routes and generating new funding as we plan to deliver for future services and contracts.
- Creatively maintaining staffing levels to fulfil strong growth in both clients and issues.

Operations

Following the easing of COVID restrictions through 2021/22, we have been successfully working across both offices with a hybrid in-office and remote working operation. This has enabled a return to face-to-face meetings with clients and it is planned to continue to increase the availability of people and hours for this across 2022/23.

During 2021/22 we have operated our telephone answering services within the national Citizens Advice single-contact number queueing system. This helpline process combines resources across the national network to enable call traffic peaks to be evened out and to provide cover for closures and variations in local staffing levels. Initial advice requirements are assessed by the national response line and, where required, further local advice and support is provided as follow up. We monitor the benefits to CAEB of participating in the national group system to optimise our resources.

Fundraising

Community fundraising in 21/22 have included sponsored walks by the CEO, a coffee morning in Bracknell supported by Involve and attendance at local business forums, in addition to Easy Fundraising and Just Giving Donations.

The Fundraising Regulator has reporting requirements so that trustees can demonstrate compliance with recognised fundraising standards. These requirements are not mandatory for CAEB. However, as a matter of good practice and to provide our donors and contributors with confidence in our approach to fundraising we summarise below the arrangements we have in place.

CAEB has robust governance arrangements in place, including those for overseeing our fundraising through the Public Benefit Committee, with the Trustee Board retaining ultimate responsibility for overseeing these arrangements, business is usually transacted through one or more Committees.

Due to the importance of fundraising to CAEB long term financial sustainability the Finance Committee also reviews activities on a quarterly basis providing a further layer of scrutiny.

CAEB has a comprehensive range of policies and procedures in place to protect vulnerable people and other members of the public whilst undertaking all its activities, including fundraising. Volunteers, staff and trustees undertake fundraising. Whilst CAEB is not required to comply with any fundraising scheme or standards, we adopt the highest standards and no complaints have been received about our fundraising activities.

On a day-to- day basis, responsibility for compliance with these policies and procedures rests with the Chief Executive, with trustee oversight. These arrangements ensure there is:

- No unreasonable intrusion on a person's privacy.
- No unreasonably persistent approaches for the purposes or soliciting or otherwise procuring money or other property on behalf of CAEB.
- No undue pressure is placed on a person to give money or other property.

Research and Campaigns

As well as helping people directly with their problems Citizens Advice campaigns for change and seeks to influence policy and decision makers on a vast range of issues. Nationally, Citizens Advice has had notable successes achieving policy improvements. Locally, we feed into this by providing evidence.

Key achievements in 2021/22 were a regular flow of evidence forms from staff and volunteers, regular analysis and discussion on actions to influence local change, sharing of the analysis of the mental health pilot and Better Care Fund projects in Maidenhead and Windsor with partners which lead to two key funding awards, which will increase advice and partnership working. Thanks to our social media volunteer we achieved four national campaigns, regular tweets and regular features in the local newspapers. We also achieved our first podcast. Special thanks to our volunteer Research and Campaigns lead in Bracknell who gave us a strong legacy for evidence forms and campaigning and to our Project Manager who greatly improved our website, both of whom left in 2021.

Partnerships, Projects and Outreach Work

In addition to core services, specialist services continued to be offered in 2021/22 and new services began:

- Better Care Funding – for Maidenhead and Windsor to support residents with disabilities and respond to social prescribing referrals. This has been delivered remotely since 2020, but, where possible, some clients may require home visits in 2022/23.
- Silva Homes outreach support for Bracknell residents living in Silva Home accommodation.
- Mental Health Support – a major new service commissioned from April 2022 by the NHS to provide support to clients with mental health challenges on referral from local NHS services designed to offer better support for people with mental health challenges.
- Money and Pension Service advice (MaPs) – continued 9-month funding for debt advisor in Bracknell.
- Outreach Services - in Ascot, Sunningdale (new contract from April 2022) and Bracknell Children Centre.
- Fuel Poverty (new contract from April 2022) – to assist referrals from social prescribers targeted at older people in Bracknell – an initial pilot scheme may be extended.
- Slough – delivery of a COVID related telephone advice service with potential for extension of contract to full CA service.
- Involve – grant from Bracknell Forest Council to assist in COVID recovery.

Achievements and performance

Our Advice and Information Services

The charity's core activities are advice on benefits, debt, consumer matters, employment, housing, relationships and personal problems, tax, immigration and education. These advisory services were provided through video conferencing, telephone, email and webchat. In addition to generalist advice, specialist welfare benefit, employment and debt advisory services were provided, including Universal Credit Help to Claim and Best Practice Lead.

As of March 2022, CAEB operated with 92 volunteers (18.4 FTE – full time equivalent), 29 (16.4 FTE) staff and 10 trustees to deliver our service.

Our Volunteers and Paid Staff

Our success is only achieved through the committed work and dedication of volunteers and staff. The trustee board and SMT recognise the tremendous contribution made by the charity's volunteers who provide the majority of advisory services and related support activities. Our staff and volunteers have performed an outstanding and professional job during the year while managing the ongoing challenges of part in-office and part work from home practices, including remote management. The increased demands experienced as a consequence of the pandemic are now being further impacted through the financial difficulties now created through inflation and the economic environment.

Volunteers represent the indispensable core of the service. Without them, there would not be a Citizens Advice service. Volunteers (inc. trustees) provided over 37,267 hours (2020/21: over 23,210 hours) of their time during the year, equivalent to 19.4 FTE staff (2020/21: 12.1 FTE) and an estimated worth of £572,931. However, it is inadequate to express volunteer value in merely monetary terms as they bring their skills, experience, personality and culture to enrich both our service and our local community.

We continue to work hard on our approach to attracting and keeping volunteers. Volunteer recruitment was lower in 2021/22 as we concentrated on delivering a broad service and bringing online those recruited in 2020/21. We are relaunching our volunteer recruitment in 2022/23 to secure a regular pipeline to meet the increasing client demands, through widening our range of search media and introducing more targeted communications.

Our paid staff are the backbone of our service working to deliver a unique and comprehensive service within our community. The unification of the service led to some colleagues following different career paths and steps taken to fill the resultant gaps in knowledge and experience. For those colleagues leaving us, we wish them well in their future roles. For those colleagues remaining and joining us, we truly thank them for their resilience and dedication throughout a stretching year.

We had 29 paid staff (16.4 FTE) as of March 2022.

Our Clients

Between April 2021 and March 2022, we supported 9,619 clients and dealt with 32,870 issues. of which 29% related to Benefits and tax credits, 15% to debt, 13% housing, 12% related to Universal Credit, 6% to employment, 5% relationships and 5% legal. All other categories totalled less than 15% of issues supported.

In total, our service negotiated £476,967 worth of debt by rescheduling or reducing the debts to make peoples' lives more sustainable. Our service generated a total of £3,463,361 in additional income, reimbursements or other financial gain for our clients.

Our Public Benefit

At Citizens Advice, we help people to solve their problems. In doing so, we create financial value. This means that we save government and society money by stopping issues that are, or will become, costly to fix. It's impossible to put a £ value on all the crucial work that we do. However, using Treasury-approved modelling tools, we can estimate the financial value of the service we provide.

Using the Treasury-approved modelling tools, we estimate that the value of the service we provide to our community and wider society in 2021/22 was as follows:

- £3,278,145 savings for government, health and other public services due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.
- £19,508,878 in wider social and economic benefits due to resolving client problems resulting in higher wellbeing, society participation and productivity.
- £9,714,402 value to the people we help thought achieving individual financial outcomes such as getting back-dated benefits, writing-off debts and refunds for consumer issues.

As we are dependent on funding from local councils, corporate sponsorship and grants and donations from individuals, it is important that we demonstrate value for every £1 entrusted to us. Using the Treasury-approved model, we can show that for every £1 invested, we return:

- £4.24 in fiscal benefits for government, health and other public services.
- £25.23 in wider social and economic benefits.
- £12.56 value through financial outcomes for the people we serve.

Financial review

CAEB is focused on providing added value to its funders from a base of sound fiscal management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level. We work hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the ever-increasing demand with funding sources not growing at the same rate. We continue to review alternative funding routes to diversify our funding sources.

Our total surplus in 2021/22 was £215,194 (£16,035 in 2020/21), which was largely due to two major initiatives within the year:

1. A merger with Citizens Advice Maidenhead & Windsor, where the assets and liabilities were absorbed into Citizens Advice Bracknell & District on 1 April 2022 creating Citizens Advice East Berkshire. This increases the surplus by £158,298.

2. Fully funded IT expenditure to transform our service to clients using hybrid working from home and the office. Whilst this was discharged to the terms of the agreement, 100% of the relevant was recognised, whereas only depreciation is shown in the expense resulting in an accounting non-cash surplus of £48,831. This will be held in reserves, but as fully spent is not available for any other activities.

The underlying surplus is £8,065. This surplus is higher than originally budget but represents the targeted surplus required to build financial resilience as the service grows to support a broader geographical area and more clients.

Total income for the year was £984,906, an increase of £564,262 from £420,644 in 2020/21, representing the base income of CAMW in addition to the increase in funding achieved in 2021/22 in addition to additional income from the merger (£158,298) and the estimated benefit of the Maidenhead Office provided rent free (£49,310). Of the total income, the split was as follows:

- Unrestricted fund income was £656,710 (£235,407 in 2020/21)
- Restricted fund income was £328,196 (£185,237 in 2020/21)

In addition to the increase in funds due to the unified services, funding continued in the following areas: Help to Claim extended to March 2022; debt counselling (Money and Pension Service) extended to January 2023, Slough advice service started November 2021 plus other foundation and donations. The funding awards mitigated the income of the contracts that expired during the year.

After making further appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the near future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

CAEB maintains a level of reserves to ensure it remains financially viable for the near future. In setting the level of reserves Trustees have regard to Charity Commission guidance and the national Citizens Advice Membership Agreement. Reserves are held to cover:

- The unexpected withdrawal of grant funding
- Unforeseen or emergency expenditure
- The cost of moving to new premises
- The costs associated with modernising operations e.g. redundancy
- Liabilities arising from past pension commitments

Trustees review the Reserves Policy annually to reflect current circumstances on actual and target reserve levels. In 2021/22, trustees have agreed that the target range for reserves should be between £200,474 and £493,952. General unrestricted reserves and designated funds, excluding the negative pension reserve of £3,969, on 31 March 2022 were £365,770 (£165,035 as of 31 March 2021).

CAEB is significantly dependent upon funding from local authorities, mainly Bracknell Forest Borough Council, Royal Borough of Windsor and Maidenhead and Slough Borough Council to enable it to provide services to clients.

We acknowledge and offer our thanks to our public sector funders during the year, including Bracknell Forest Borough Council, Bracknell Town Council, Bray Parish Council, Binfield Parish Council, Cox Green Parish Council, Crowthorne Parish Council, Sandhurst Parish Council, Sunninghill Parish Council, Warfield Parish Council and Winkfield Parish Council.

We have also been grateful for the support of individual contractors, companies and trusts during the year, including Arnold Clark, Ascot Fire Brigade Trust, Berkshire Community Foundation, Louis Bayliss Trust, National Lottery, Shanly Foundation, Silva Homes, Sunninghill Trust, The Syder Foundation and Waitrose.

Future Risks and Uncertainties

CAEB has established a system of internal control that is designed to manage risk at a reasonable level. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company.

The most significant risks faced by CAEB were identified and relate to the following:

- Unified services may fail to bring about expected benefits and instead causes organisational damage.
- Services provided may not be relevant to all groups, leading to increased and ongoing hardship within segments of the community.
- Services provided may not meet client demand through inadequate resourcing through recruitment problems, staff turnover or prolonged absence.
- Overspends, surprise deficits may occur jeopardising long-term viability at jeopardy due to a lack of financial planning, expertise, control, segregation, reporting and remedial action.
- The service may become unviable due to poor reserves position, investment decisions and inability to meet long-term and contingent liabilities

Examples of work undertaken or underway to address and mitigate these risks include:

- Investment in merger planning, engaging experts and engaging across stakeholders to deliver the unified service.
- Robust service planning focussing on socio-economic needs, with regular reporting and review of targets and operational effectiveness.
- CEO and HR trustee and supporting staff model, plan, execute and monitor recruitment pipeline and training to deliver sufficient resources to meet client demand.
- Bottom-up budgets created, with regular reviews and monitoring, quarterly forecast of spend and reviews across the trustee board to ensure financial probity.
- Reserves position formally reviewed annual and reported quarterly alongside other financial policies such as investment policy and fundraising protocols.

Information Security and Client Confidentiality

CAEB's Trustee Board oversaw the information security of all personal information of our clients, staff, funders and strategic partners that is processed. CAEB holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. The Board has appointed a Senior Information Risk Offer (SIRO) and an Information Asset Owner (IAO) to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulations and Data Protection Act 2018 (GDPR).

To ensure compliance with the GDPR we have a proactive and organised approach to data protection and we can evidence the steps we take to comply including:

- Ensuring a good level of understanding and awareness of data protection amongst our staff.
- Implementation of comprehensive, risk based, proportionate policies and procedures for handling personal data.
- Maintenance of records of what we do in relation to data protection and why.

Safeguarding

Safeguarding has attained a high profile because of incidents reported at major charities in recent years. Safeguarding is a key governance priority for all charities and the Charity Commission has set clear expectations of trustees. These are to:

- provide a safe and trusted environment.
- set an organisational culture that prioritises safeguarding.
- have adequate safeguarding policies, procedures and measures to protect people and make sure these are made public, reviewed regularly and kept up to date.
- handle incidents as they arise and learn from any mistakes.

CAEB conducted a review of its safeguarding governance and management arrangements. All policies and procedures are up to date and appropriate training has been made available to those volunteers, staff and Trustees where a need has been identified. Trustees and the Chief Executive provide the necessary leadership to demonstrate our commitment and establish a clear organisational culture. No safeguarding issues, or serious safeguarding incidents, complaints or allegations were identified during the year.

Plans for future periods

As we celebrate our achievements in 2021/22 building our unified service for the benefit of our clients, we continue to challenge our service to deliver more for our local community.

Our organisational priorities in 2021/22 were:

1. Serving 23% more clients on the currently funded combined base in the geographical area of Bracknell Forest, Windsor and Maidenhead and eliminate client waiting time for services.
2. Invest in front line services through efficiency savings in the management and support functions.
3. Resolving the capacity issues of taking on more volunteers by investing in more paid supervisory staff.
4. Creating more robustness in office functions through sharing expertise and resources and implementing new processes.
5. Continue to provide services to clients in a seamless way to avoid misunderstanding from the change of name to Citizens Advice East Berkshire.

Whilst there has been significant investment and delivery in creating more robust office functions and to build a unified service, some challenges still exist to grow capacity even further to meet our ambitions. We still aspire to better performance by seeing more clients but, given all of the other changes and developments in 2021/22, were unable to immediately increase client numbers above historic levels. We are working to consolidate plans to improve this for the future.

Revisions to the Business Plan

The strategic plan for 2022/23 builds on the history, experience, skills and lessons learned in 2021/22 to develop a sustainable service that benefits the current and future challenges facing the clients we serve.

Therefore, we will emphasise the following in the forthcoming year:

- Continued focus on delivery of core targets and contracts related to funding streams including the successful mobilisation of new contracts.
- Focus on ensuring capacity is in place to deliver business as usual and make advances in our ambitions to meet more client demand, making any necessary changes to ensure roles are competitive and attractive and improving staff and contract management capacity.
- Targets for higher client numbers to be directly related to capacity to deliver them.
- Remodelling of service to improving training and consistent practice on Adviceline and improving access to advice.
- Revisions to training arrangements to speed up training and coaching of new recruits and develop a cycle of moving volunteers from assessors to advisors in order to be able to have the right balance between initial contact and the ability to respond to more detailed advice needs.
- Recognition of the need to have change management capacity in place to deliver wider organisational aims and make progress on creating a cohesive and high performing culture.

Success Criteria

CAEB remains committed to measuring itself against the ambitions set out in last year's plan.

- A 3-year vision and strategy has been developed and engaged creating compelling excitement internally and externally.
- Client capacity has increased and quality standards have been raised or at least maintained.
- Improved operational strength that enables and empowers staff and volunteers to deliver more for our increased client demand.
- A funding strategy is in place to create more long-term sustainable funding sources.
- Successful bids for services outside of the existing geographies are in process, capitalising on the East Berkshire coverage.
- A unified operating model is implemented with simple back-office processes, creating motivating and worthwhile tasks and job roles for all colleagues.
- Staff and volunteers feel well led in an open and harmonious environment with a high sentiment that the new working environment is better than the old.
- A dynamic, can-do, continuous improvement and family culture has been developed with a strong sense of commonality.
- A respected Trustee Board providing a bridge between the strategic ambition and the operational challenges of balancing high demands with the service capacity and capabilities.
- Strong and effective relationships with local councils, parish councils and funders with persuasive reports and statistics demonstrating social value.
- An exciting traditional and social media presence leading to growing relevance and engagement with our community and clients and brand and fundraising opportunities with stakeholders and local residents.

Structure, governance and management

Citizens Advice East Berkshire Limited (CAEB) is a registered charity and a company limited by guarantee and without share capital. CAEB was created through a merger of Bracknell and District Citizens Advice Bureau Limited, operating as Citizens Advice Bracknell & District (CABD) and Citizens Advice Maidenhead and Windsor (CAMW). All assets and liabilities of Citizens Advice Maidenhead and Windsor were transferred to Bracknell and District Citizens Advice Bureau Limited on 1 April 2021.

CAMW was established on 1 September 1939 and incorporated as a company limited by guarantee on 13 December 2000. CABD was established in November 1961 and incorporated as a company limited by guarantee on 12 September 1997 but carried on no activities nor received any income until 1 April 1998 when it succeeded to the assets, liabilities and charitable activities of Bracknell Citizens Advice Bureau which ceased to operate on that day.

Following successful transfer of assets and liabilities, CABD changed its name to CAEB on 1 April 2021. On 31 March 2022, the company had ten members, who are appointed as trustees of the charity. CAEB is governed by its Memorandum and Articles of Association as approved on 1 April 2021.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr G S Smith	(Resigned 23 June 2021)
Mr J Rawlings	
Mr K M Reed	
Ms S Kapoor	(Resigned 18 November 2021)
Ms C Coppell	
Mr K Stanley	(Resigned 15 October 2021)
Ms S Branchflower	
Ms P Thorpe	(Appointed 1 April 2021)
Ms C Haswell	(Appointed 20 May 2021)
Mr G Walmsley	(Appointed 6 May 2021)
Mr T Quincey	(Appointed 18 November 2021)
Ms K Broad	(Appointed 18 November 2021)
Ms H Standbridge	(Appointed 6 May 2021)

Recruitment and Appointment of Trustees

CAEB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAEB and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Trustees were drawn from interested residents from Bracknell Forest, Maidenhead, Slough and the surrounding district. New trustees are appointed for a term of three years, at which point they must resign. Outgoing members may elect to stand for an additional three-year term, subject to Board approval. Council representatives and a committee member representing the volunteers attend Board meetings when their views are actively sought although they have no voting rights.

The Charity Commission's Governance Code recommends that if a trustee has served for more than nine years, their reappointment is subject to a particularly rigorous review considering the need for progressive refreshing of the board and should also be explained in the annual Trustees' Report. There are no such members currently serving.

The Chief Executive was appointed on 1 April 2021. From 1 April 2021, Cheryl Coppell was appointed Chair of CAEB and Geoff Smith Vice-Chair. Geoff Smith was previously Chair of CABD. Geoff Smith resigned on 23 June 2021. Penny Thorpe absorbed Vice-Chair responsibilities from 26 August 2021. Jason Rawlings continues as Treasurer. Shivani Kapoor was appointed as a trustee on 8 March 2021 and from 1 April 2021 undertook Company Secretary duties for CAEB. Shivani Kapoor resigned on 18 November 2021, with recruitment underway to find a suitable replacement.

None of the trustees has any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Management sub-committees were made up of trustees and members of senior management. These include Governance & Strategy, Finance, Operations and Public Benefit. The sub-committees meet at least quarterly and report their activities to the full Trustee Board. All sub-committees have Terms of Reference approved by the Trustee Board.

Organisation Structure

CAEB is a member of Citizens Advice, the operating name for the National Association of Citizens Advice Bureaux (NACAB), which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CAEB to fulfil its charitable objectives and comply with the national membership requirements.

The Chief Executive Officer (CEO) of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who deliver the service offered by the charity.

Trustees and the senior management team (SMT) meet to review progress against targets, the charity's financial position and to discuss issues referred to them by the Trustee Board. Their implementation is organised by the CEO and the staff team. There are regular staff, volunteer meetings and SMT meetings which ensure that progress is being made against targets. A Business Plan is reviewed by the Trustee Board at least annually and provides a three-year planning outlook. Reports and recommendations are taken to the full board for approval.

There is an Annual General Meeting (AGM) which is usually held in September. The membership and proceedings of the AGM are defined in CAEB's Memorandum and Articles of Association. The AGM is a public meeting and can involve the staff team, trustee board, members and other stakeholders although only members have voting rights.

The charity also co-operates and consults with other advisory services, local charities and local authority departments on behalf of clients.

Trustee Induction and Training

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet staff, volunteers and other trustees and are offered a day to shadow a volunteer in their advisory role, with client consent.

Trustees are included in an annual training needs assessment and skills audit and are offered training in response to that and encouraged to attend appropriate external training events where these will facilitate the understanding of their role. All trustee training is logged through the Training Administrator.

Pay and Remuneration of Key Management Personnel

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. Trustees are unpaid but can claim reasonable out-of-pocket expenses.

Staff receive both pay and reasonable expenses. The trustees balance pay rates and pay rises according to:

- Market rate for the voluntary sector in the local area
- Affordability and sustainability
- NJC agreement/offer and key funders' pay reviews
- Consumer Prices Index

The trustees' report was approved by the Board of Trustees.



Cheryl Coppell
Chair of Trustees

Date: 18 August 2022

CITIZENS ADVICE EAST BERKSHIRE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE EAST BERKSHIRE LIMITED

I report to the trustees on my examination of the financial statements of Citizens Advice East Berkshire Limited (the charity) for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 confirm that I am qualified to undertake the examination because I am a member of FCCA CTA, 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 that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 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 financial statements to be reached.

Graham Jennings FCCA CTA
Kirk Rice LLP

The Courtyard
High Street
Ascot
Berkshire
SL5 7HP

Dated: 27/09/22

CITIZENS ADVICE EAST BERKSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income and endowments from:							
Donations and legacies	3	433,998	1,500	435,498	211,845	1,500	213,345
Charitable activities	4	49,310	326,696	376,006	-	183,737	183,737
Other trading activities	5	14,013	-	14,013	21,045	-	21,045
Investments	6	894	-	894	1,319	-	1,319
Absorption of Citizens Advice Maidenhead & Windsor/ other income	7	158,495	-	158,495	1,198	-	1,198
Total income		656,710	328,196	984,906	235,407	185,237	420,644
Expenditure on:							
Charitable activities	8	420,506	359,002	779,508	213,670	189,819	403,489
Other	12	(9,796)	-	(9,796)	1,120	-	1,120
Total expenditure		410,710	359,002	769,712	214,790	189,819	404,609
Net incoming/(outgoing) resources before transfers		246,000	(30,806)	215,194	20,617	(4,582)	16,035
Gross transfers between funds		(30,806)	30,806	-	(4,160)	4,160	-
Net income for the year/ Net movement in funds		215,194	-	215,194	16,457	(422)	16,035
Fund balances at 1 April 2021		146,607	-	146,607	130,150	422	130,572
Fund balances at 31 March 2022		361,801	-	361,801	146,607	-	146,607

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE EAST BERKSHIRE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	13		48,831		-
Current assets					
Debtors	14	31,578		8,347	
Cash at bank and in hand		470,526		331,650	
		502,104		339,997	
Creditors: amounts falling due within one year	15	(143,553)		(179,625)	
Net current assets			358,551		160,372
Total assets less current liabilities			407,382		160,372
Creditors: amounts falling due after more than one year	16		(30,081)		(13,765)
Provisions for liabilities			(15,500)		-
Net assets			361,801		146,607
Income funds					
Unrestricted funds					
Designated funds	20	104,518		97,466	
General unrestricted funds		261,252		67,569	
Pension reserve		(3,969)		(18,428)	
			361,801		146,607
			361,801		146,607

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2022

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 18 August 2022.

Mr J Rawlings
Treasurer and Trustee

Company registration number 03433043

1 Accounting policies

Charity information

Citizens Advice East Berkshire Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is The Columbia Centre, Lower Ground Floor, Market Street, Bracknell, Berkshire, RG12 1JG.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	5 years straight line
Plant and equipment	3 years straight line
Fixtures and fittings	5 years straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1 Accounting policies **(Continued)**

1.9 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.10 Employee benefits

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

The company operates a defined contribution pension scheme for employers. Some former employees were members of a defined benefit scheme which is closed to new employees and new contributions. Employer contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2022	**2022**	**2022**	2021	2021	2021
	£	**£**	**£**	£	£	£
Donations and gifts	776	-	776	14,916	-	14,916
Grants receivable for core activities	433,222	1,500	434,722	196,929	1,500	198,429
	433,998	1,500	435,498	211,845	1,500	213,345

3 Donations and legacies **(Continued)**

Grants receivable for core activities						
Bracknell Forest Borough Council	194,547	-	194,547	192,642	-	192,642
Sandhurst Town Council	2,815	-	2,815	2,787	-	2,787
Sunninghill & Ascot Parish Council	1,000	-	1,000	1,500	-	1,500
Berkshire Community Foundation	35,000	-	35,000	-	-	-
Citizens Advice	199,860	-	199,860	-	-	-
Crowthorne Town Council	-	1,500	1,500	-	1,500	1,500
	433,222	1,500	434,722	196,929	1,500	198,429

4 Charitable activities

	Charitable Activities 2022 £	Charitable Activities 2021 £
Performance related grants	326,696	183,737
Value of the donated use of the Maidenhead building	49,310	-
	376,006	183,737
Analysis by fund		
Unrestricted funds	49,310	-
Restricted funds	326,696	183,737
	376,006	183,737
Performance related grants		
Silva Homes	17,826	17,205
Children Centre Outreaches	4,575	4,575
Universal Credit Best Practise Lead	39,980	39,648
Universal Credit Help to Claim	116,266	39,959
Ascot Outreach	10,500	11,828
Friday Opening	5,000	23,267
Department for Business, Energy & Industrial Strategy	50,666	12,667
Money and Pension Service	44,717	16,005
Other	37,166	18,583
	326,696	183,737

Other performance related grants is made up of £20,333 from Bracknell Forest Council Financial Inclusion and £16,833 from Bracknell Forest Council Settle Status.

The building situated in Maidenhead is provided to CAEB free of charge. The value to the charity has been estimated as £49,310 for the year and this has been recognised as income with an equivalent amount recognised as an expense in the year.

5 Other trading activities

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Fundraising events	14,013	21,045

6 Investments

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Interest receivable	894	1,319

7 Absorption of Citizens Advice Maidenhead & Windsor/ other income

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Other income	197	1,198
Transfer in of Citizen Advice Maidenhead and Windsor reserves	158,298	-
	158,495	1,198

8 Charitable activities

	Charitable Activities 2022 £	Charitable Activities 2021 £
Staff costs	505,528	224,423
Depreciation and impairment	15,676	-
Other direct costs	4,690	18,459
	525,894	242,882
Share of support costs (see note 9)	249,812	158,531
Share of governance costs (see note 9)	3,802	2,076
	779,508	403,489
Analysis by fund		
Unrestricted funds	420,506	213,670
Restricted funds	359,002	189,819
	779,508	403,489

9 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Staff costs	80,594	-	80,594	67,978	-	67,978
Management, admin and premises - restricted fund	169,218	-	169,218	90,553	-	90,553
Trustee expenses	-	8	8	-	16	16
Independent Review	-	3,794	3,794	-	2,060	2,060
	249,812	3,802	253,614	158,531	2,076	160,607
Analysed between						
Charitable activities	249,812	3,802	253,614	158,531	2,076	160,607

10 Trustees

Trustee expenses totalled £8 during the year (2021: £16).

11 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	16	11

Employment costs	2022 £	2021 £
Wages and salaries	531,895	270,817
Social security costs	29,401	9,276
Other pension costs	24,826	12,308
	586,122	292,401

Staff numbers represent the full time equivalent including part-time staff, but excluding contractors and volunteers. There were 29 (2021: 23) part-time employees making up 16 (2021: 11) full time equivalents. There were also 90 volunteers who completed 37,267 hours of work, making up 18 full time equivalents.

Wages and salaries includes contract staff, the amount of which varies year to year.

There were no employees whose annual remuneration was more than £60,000.

12 Other

	Unrestricted funds	Unrestricted funds
	2022	2021
Financing costs	(9,796)	1,120

Financing costs relate to the unwinding of the discount factor used to value the present value of the deficit reduction contributions payable under the agreement with TPT Retirement Solutions that relates to the deficit.

13 Tangible fixed assets

	Leasehold Improvements	Plant and equipment	Fixtures and fittings	Total
	£	£	£	£
Cost				
At 1 April 2021	31,037	8,048	11,110	50,195
Additions	-	35,595	-	35,595
Business combinations	-	28,667	245	28,912
At 31 March 2022	31,037	72,310	11,355	114,702
Depreciation and impairment				
At 1 April 2021	31,037	8,048	11,110	50,195
Depreciation charged in the year	-	15,431	245	15,676
At 31 March 2022	31,037	23,479	11,355	65,871
Carrying amount				
At 31 March 2022	-	48,831	-	48,831

14 Debtors

	2022	2021
Amounts falling due within one year:	£	£
Prepayments and accrued income	31,578	8,347

15 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other creditors	2,590	-
Accruals and deferred income	140,963	179,625
	143,553	179,625

16 Creditors: amounts falling due after more than one year

	2022	2021
	£	£
Other creditors	27,558	-
Accruals and deferred income	2,523	13,765
	30,081	13,765

Provisions for liabilities	2022	2021
	£	£
	15,500	-

Movements on provisions:

	£
Transfer in of Maidenhead and Windsor dilapidations provision	15,500

18 Defined benefit schemes

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

18 Defined benefit schemes **(Continued)**

Valuation

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2019 to 31 January 2025:	£11,243,000 per annum	(payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2019 to 30 September 2025:	£11,243,000 per annum by 3% each on 1st April)	(payable monthly and increas

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Funding policy

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Key assumptions

	2022	**2021**
	%	**%**
Discount rate	2.35	0.66
Expected rate of increase of pensions in payment	3%	3%

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds					Movement in funds			
	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 31 March 2022
	£	£	£	£	£	£	£	£	£
Crowthorne Town Council	-	1,500	(2,153)	653	-	1,500	(2,783)	1,283	-
Ascot Outreach	-	11,828	(12,127)	299	-	10,500	(10,607)	107	-
Silva Homes	422	17,205	(17,904)	277	-	17,826	(21,751)	3,925	-
Children's Centres	-	4,575	(4,642)	67	-	4,575	(4,782)	207	-
Friday Opening	-	23,267	(24,575)	1,308	-	5,000	(7,195)	2,195	-
Universal Credit BPL	-	39,648	(40,152)	504	-	39,980	(39,987)	7	-
Universal Credit H2C	-	39,959	(40,329)	370	-	116,266	(122,410)	6,144	-
Department for Business, Energy & Industrial Strategy	-	12,667	(12,854)	187	-	50,666	(55,627)	4,961	-
Money and Pension Service	-	16,005	(16,343)	338	-	44,717	(52,871)	8,154	-
Bracknell Forest Council Settled Status	-	8,417	(8,513)	96	-	16,833	(17,780)	947	-
Bracknell Forest Council Financial Inclusion	-	10,166	(10,227)	61	-	20,333	(20,833)	500	-
Windsor and Maidenhead Mental Health	-	-	-	-	-	-	(2,376)	2,376	-
	422	185,237	(189,819)	4,160	-	328,196	(359,002)	30,806	-

20 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2020	Movement in funds: Incoming resources	Balance at 1 April 2021	Movement in funds: Incoming resources	Balance at 31 March 2022
	£	£	£	£	£
Future Provisions Fund	97,466	-	97,466	7,052	104,518
	97,466	-	97,466	7,052	104,518

21 Analysis of net assets between funds

	Unrestricted funds 2022	Restricted funds 2022	Total 2022	Unrestricted funds 2021	Restricted funds 2021	Total 2021
	£	£	£	£	£	£
Fund balances at 31 March 2022 are represented by:						
Tangible assets	48,831	-	48,831	-	-	-
Current assets/(liabilities)	358,551	-	358,551	160,372	-	160,372
Long term liabilities	(30,081)	-	(30,081)	(13,765)	-	(13,765)
Provisions	(15,500)	-	(15,500)	-	-	-
	361,801	-	361,801	146,607	-	146,607

22 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022	2021
	£	£
Within one year	34,110	34,110
Between two and five years	42,638	76,748
	76,748	110,858

Operating lease payments represents rentals payable by the company for certain of its properties. The lease is for five years and was renewed on 1 July 2019. The remaining lease commitment is £76,748.

23 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

CITIZENS ADVICE EAST BERKSHIRE LIMITED

England & Wales - Charity number 1065672

Accounts

CITIZENS ADVICE EAST BERKSHIRE LIMITED
REPORTING FOR
BRACKELL & DISTRICT CITIZENS ADVICE BUREAU
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021



BRACKNELL & DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and independently examined financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity number:	1065672
Company number:	3433043
Registered office:	Lower Ground Floor, The Columbia Centre Market Street Bracknell RG12 1JG

Trustee Directors:	Geoff Smith (Chair)	Appointed 22 November 2018
(as at 31 March 2021)	Jason Rawlings (Treasurer)	Appointed 8 January 2020
	Susan Branchflower	Appointed 19 November 2020
	Cheryl Coppell	Appointed 19 November 2020
	Shivani Kapoor	Appointed 8 March 2021
	Sheila Mooney	Appointed 1 January 2009
	Keith Reed	Appointed 21 November 2019
	Kevyn Stanley	Appointed 19 November 2020
	Colin Gallick	Resigned 6 November 2020
	Mhairi Adams	Resigned 30 December 2020
	Geoff Blewett	Resigned 30 December 2020
	Neil Avery (Vice-Chair)	Resigned 12 January 2020
	Kate Hughes	Resigned 31 March 2021
	Alan Nash	Resigned 31 March 2021
	Jacky Quinn	Resigned 31 March 2021

Senior Team:	Tina Stevenson (until 31 December 2021)	Chief Executive Officer
	Phil Jew (until 31 March 2021)	Interim Chief Executive Officer
	Jeremy Sandell (from 1 April 2021)	Chief Executive Officer
	Tracy Corbett	Operations Manager
	Sheila White (resigned 31 March 2021)	Operations Manager

Independent Examiner: Kirk Rice LLP, The Courtyard, High Street, Ascot, SL5 7HP

Bankers: The Co-Operative Bank, 34 St. Mary's Butts, Reading, RG1, 2LQ

citizens advice Bracknell & District

WE BENEFIT CLIENTS AND WIDER SOCIETY ...

3,639 Clients

25,485 Issues

6,988 Calls

£414,011 Debt Relief

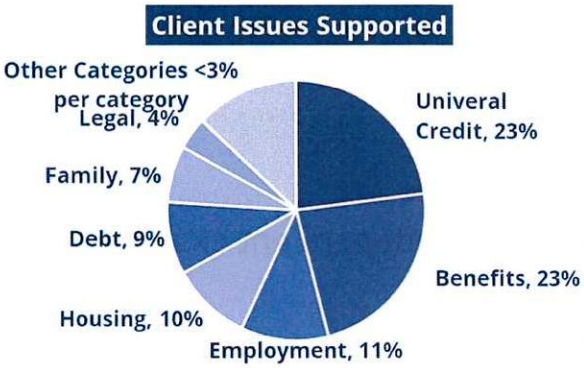
£1,633,741 Income Gains

98% Satisfaction

£2,009,962 Fiscal Value

£9,471,796 Public Value

£6,409,054 People Value



Fiscal Value is the financial saving for government, health & other public services
Public Value is the wider wellbeing, productivity and economic societal value
People Value is the value of help to get back-dated benefits, debts and refunds

... THROUGH THE TIRELESS EFFORTS OF OUR BRILLIANT TEAM OF STAFF AND VOLUNTEERS ...

23 (10.7 FTE) Paid Staff

60 (8.1 FTE) Volunteers

23,210 Hours Volunteered

£510,738 Donated Time

Student Partnership

... WITH THE SUPPORT OF OUR AMAZING FUNDERS

£226,240 Local Councils

£109,477 Nat Gov't

£34,492 Trusts

£37,349 Corporate

£13,086 Individuals

We acknowledge and offer our thanks to our public sector funders during the year, including Bracknell Forest Borough Council, Royal Borough of Windsor & Maidenhead, Bracknell Town Council, Crowthorne Parish Council, Sandhurst Parish Council, Sunninghill Parish Council, Binfield Parish Council, Warfield Parish Council and Winkfield Parish Council.

We have also been grateful for the support of individual contractors, companies and trusts during the year, including: Ascot Fire Brigade Trust, Berkshire Community Foundation, Bracknell Methodist Church, Dell, HP, London Legal Support Trust, Mobbs Memorial Trust, National Lottery, Neighbourly Community Fund, One Stop, Prince Philip Trust, Radian, Rotary Clubs, Shanly Foundation, Silva Homes, Sunninghill Trust, Tesco and Waitrose.

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BRACKNELL & DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDING 31 MARCH 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice East Berkshire Limited is a registered charity and a company limited by guarantee and without share capital. Prior to 1 April 2021 and throughout the period covered by the reporting period to 31 March 2021, Citizens Advice East Berkshire Limited was named Bracknell and District Citizens Advice Bureau Limited. Its operating name was known and referred to as Citizens Advice Bracknell & District (CABD), which will be used throughout this report.

On 31 March 2021 the company had 11 members. CABD is governed by its Memorandum and Articles of Association as amended on 28 January 2021.

CABD was established in November 1961 and incorporated as a company limited by guarantee on 12 September 1997 but carried on no activities nor received any income until 1 April 1998 when it succeeded to the assets, liabilities and charitable activities of Bracknell Citizens Advice Bureau which ceased to operate on that day.

Recruitment and Appointment of Trustees

CABD is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CABD and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Trustees were drawn from interested residents from Bracknell Forest and the surrounding district. New trustees are appointed for a term of three years, at which point they must resign. Outgoing members may elect to stand for an additional three-year term, subject to Board approval. Council representatives and a committee member representing the volunteers attend Board meetings when their views are actively sought although they have no voting rights.

The Charity Commission's Governance Code recommends that if a trustee has served for more than nine years, their reappointment is subject to a particularly rigorous review taking into account the need for progressive refreshing of the board and should also be explained in the annual Trustees' Report.

At the November 2019 AGM, it was agreed, following an extensive period of discussion evaluation, that CABD would merge with Citizens Advice Maidenhead & Windsor (CAMW) and three trustees from Citizens Advice Maidenhead & Windsor (CAMW) were proposed and accepted for co-option to the Board. The form of merger was to transfer all assets and liabilities of CAMW into CABD, with a name change to Citizens Advice East Berkshire Limited (CAEB) from 1 April 2021. Three long-serving CABD trustees resigned to pursue other opportunities from this date.

The Chief Executive resigned with effect from 31 December 2020, to be appointed as CEO of Citizens Advice Reading. An interim CEO was appointed until 31 March 2021, following a period of handover from the previous incumbent.

From 1 April 2021, Cheryl Coppell was appointed Chair of CAEB and Geoff Smith Vice-Chair. Geoff Smith was previously Chair of CABD. Jason Rawlings continued as Treasurer. Shivani Kapoor was appointed as a trustee on 8 March 2021 and from 1 April 2021 has undertaken Company Secretary duties for CAEB.

None of the trustees has any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Management sub-committees were made up of trustees and members of senior management. These include Strategy & Development, Finance & Operations, and Fundraising, Communications, Research & Campaigns. The sub-committees were scheduled to meet at least quarterly and report their activities to the full Trustee Board. All sub-committees had Terms of Reference approved by the Trustee Board.

Trustee Induction and Training

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet staff, volunteers and other trustees and are offered a day to shadow a volunteer in their advisory role, with client consent.

Trustees are included in an annual training needs assessment and skills audit and are offered training in response to that and encouraged to attend appropriate external training events where these will facilitate the understanding of their role. All trustee training is logged through the Training Administrator.

Organisation Structure

CABD is a member of Citizens Advice, the operating name for the National Association of Citizens Advice Bureaux (NACAB), which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CABD to fulfil its charitable objectives and comply with the national membership requirements.

The Chief Executive Officer (CEO) of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who deliver the service offered by the charity.

Trustees and the senior management team (SMT) meet to review progress against targets, the charity's financial position and to discuss issues referred to them by the Trustee Board. Their implementation is organised by the CEO and the staff team. There are regular staff, volunteer meetings and SMT meetings which ensure that progress is being made against targets. A Business Plan is reviewed by the Trustee Board at least annually and provides a three-year planning outlook. Reports and recommendations are taken to the full board for approval.

There is an Annual General Meeting (AGM) which is usually held in November. The membership and proceedings of the AGM are defined in CABD's Memorandum and Articles of Association. The AGM is a public meeting and can involve the staff team, trustee board, members and other stakeholders

although only members have voting rights.

The charity also co-operates and liaises with several other advisory services, local charities and local authority departments on behalf of clients.

> "Citizens Advice delivered an outstanding service in 2020/21 in the face of many challenges. It is truly a team effort delivering a great service to the community."
> *Geoff Smith, Chair of Trustees, Citizens Advice Bracknell & District*

Pay and Remuneration of Key Management Personnel

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. Trustees are unpaid but can claim reasonable out-of-pocket expenses.

Staff receive both pay and reasonable expenses. CABD ended the direct link between staff pay and National Joint Council (NJC) agreements in 2014. In its place, the trustees balance pay rates and pay rises according to:

- Market rate for the voluntary sector in the local area
- Affordability and sustainability
- NJC agreement/offer and key funders' pay reviews
- Consumer Prices Index

Future Risks and Uncertainties

CABD has established a system of internal control that is designed to manage risk at a reasonable level. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company.

The most significant risks faced by CABD were identified and relate to the following:

- The challenge presented by COVID pandemic, numerous lockdowns throughout the year and the resulting increase in demand for our services, resulting in loss of support and credibility within our advice service.
- Insufficient funds to cover core expenditure from the resulting revised operating model resulting in reduced services and/or reduction in resources.
- Insufficient funds to maintain/improve service levels or regenerate exhausted assets.
- Lack of management resource with undue reliance on a particular individual affects service delivery and administration.
- Inability to cope with increased demand from clients and/or insufficient numbers of advisers to meet demand.
- Loss of funding resulting in inability to sustain the future needs of CABD and its activities.

Examples of work undertaken or underway to address and mitigate these risks include:

- Business continuity leadership and significant effort from staff & volunteers to enable secure home working throughout the year, with fundraising efforts to match increased expenditure for equipment and support to enable home working.
- Collaboration with Bracknell Forest Council & lobbying key stakeholders to demonstrate value of service.
- Regular reviews of quality of advice & advisor feedback and maintain training resource to support volunteer recruitment.
- Significant evaluation and discussion to enable a merger with CAMW to share expertise, costs and leadership to deliver long-term financial security and further opportunities to increase reach and an increase in clients.

Information Security and Client Confidentiality

CABD's Trustee Board oversaw the information security of all personal information of our clients, staff, funders and strategic partners that is processed. CABD holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulations and Data Protection Act 2018 (GDPR).

To ensure compliance with the GDPR we have a proactive and organised approach to data protection and we can evidence the steps we take to comply including:

- Ensuring a good level of understanding and awareness of data protection amongst our staff
- Implementation of comprehensive, risk based, proportionate policies and procedures for handling personal data
- Maintenance of records of what we do in relation to data protection and why

Safeguarding

Safeguarding has attained a high profile because of incidents reported at major charities in recent years. Safeguarding is a key governance priority for all charities and the Charity Commission has set clear expectations of trustees. These are to:

- provide a safe and trusted environment
- set an organisational culture that prioritises safeguarding
- have adequate safeguarding policies, procedures and measures to protect people and make sure these are made public, reviewed regularly and kept up to date
- handle incidents as they arise and learn from any mistakes

CABD carried out a thorough review of its safeguarding governance and management arrangements. All policies and procedures are up to date and appropriate training has been made available to those volunteers, staff and Trustees where a need has been identified. Trustees and the Chief Executive provide the necessary leadership to demonstrate our commitment and establish a clear organisational culture. No safeguarding issues, or serious safeguarding incidents, complaints or allegations were identified during the year.

IMPACT of COVID-19

Business Continuity

As reporting in the 2019/20 Trustee Report, the safety, security and well-being of our staff, volunteers and clients is of primary concern to the trustees. The COVID-19 pandemic was being monitored throughout February and March 2020. Business continuity was invoked in March 2020.

The business continuity team included the Chair, Vice-Chair, Treasurer, HR-lead trustee, IT-lead trustee, CEO and operations managers. Business continuity meetings were held every two or three weeks from 25 March 2020 to 10 June 2020. The meetings covered all service aspects including well-being of staff and volunteers, client services, back office operations, home working arrangements, any suspended activities and communications with staff, volunteers, funders and stakeholders.

Operations

Following government advice on 16 March 2020 to stop non-essential contact and work from home wherever possible, we decided to close the office for staff, volunteers and clients, including both client services and back office administration from 17 March 2020. We were also aware that a significant number of colleagues and clients are in vulnerable categories and continuing the face-to-face service would put them at risk.

Whilst we closed for face-to-face client service, our telephone service continued throughout.

Action was taken to deliver the client service as comprehensively as possible using home working. Through a combination of relocating existing and new IT equipment, new telephony and revised ways of working, the comprehensive service was running entirely from homes within two weeks of office closure.

Information security and client confidentiality has been maintained through the dedication of staff and volunteers who assessed needs and ensured that any kit provided in homes had the same security standards as though it had been office-based. GDPR compliance has been maintained throughout this time.

New ways of interacting with clients, including an online self-referral form, was introduced to reach the broadest client base possible as face-to-face client services were suspended.

There was an immediate increase in clients and queries following lockdown, with an increase in calls up by over 20% year-on-year in March 2020. Volunteers increased their hours to meet demand and all client needs were met. Almost 50% of calls were issues relating to COVID-19.

"I cannot find the words to thank you for not giving up
on me when I had tears streaming down my face.
My future is looking better after your advice and support.
THANK YOU, THANK YOU, THANK YOU A MILLION TIMES."
Client feedback

Some essential management and staff had limited use of the office during COVID-19 restrictions to run finance, payroll, IT and administration, taking necessary precautions of social distancing. Whilst we believe that longer-term home working will feature heavily in our future service offering, options to responsibly return to the office either for management and administrative purposes and potentially re-open a limited client face-to-face service are being developed.

All committees and management meetings were maintained using video conferencing.

Funding

As funding was secured ahead of the pandemic, COVID-19 did not have a significant effect on grant or contract funding. This included funding from Bracknell Forest Council, Royal Borough of Windsor & Maidenhead, Bracknell Town Council, parish councils and Department of Work and Pensions (for Universal Credit service).

Due to the inability to hold fundraising events, this funding stream was impacted significantly. Additionally, numerous schemes and fundraising opportunities were established through national government, local government, local charities and foundations and private companies to support the third sector on establishing support for existing services and developing new services and ways to serve. Following the closure of our office and the delivery of our comprehensive service from home we received some funds and donated equipment, such as laptops and telephony, specifically to modify our service delivery to clients. All funds received and donations of equipment are reflected in 2020/21 financial statements.

As restrictions start to ease in 2021 and the ability to return to the office, it is likely that we will continue to operate with a mixture of office and home working. This will allow a return of face-to-face client support as well as allowing staff and volunteers to continue to work from home, as some have found this more convenient. The office is being modified and relayed to support social distancing measures and to operate safely for the well-being of our staff, volunteers and clients.

"Not only are you there to help and support people, but the way you reconfigured your service during the Covid lockdown was really commendable."
Harjit Hunjan, Policy & Engagement Manager, Bracknell Forest Council

BRACKNELL & DISTRICT CITIZENS ADVICE BUREAU TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDING 31 MARCH 2021

OBJECTIVES AND ACTIVITIES

Objectives

CABD was established in November 1961 for the promotion of any charitable purpose for the benefit of the community of Bracknell & District, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. CABD aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community; to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit when reviewing the aims and objectives and setting strategy in the year.

"I was delighted to join Citizens Advice as CEO on 1 April 2021. We are building on the great achievements and reputation of both Bracknell & District and Maidenhead & Windsor for the best possible opportunity to deliver a first-class service to the public. Our amazing staff and volunteers delivered superbly in 2020/21. I look forward to leading them to expand our future services."

Jeremy Sandell, CEO from 1 April 2021

Monitoring

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Achievements in 2020/21 include:

- Delivery of a comprehensive service following the impact of COVID-19 and lockdown.
- Growing diversity of funding routes and generating new funding to support the impact of COVID-19 and secure future funding in 2021/22 for continuing contracts.
- Significant evaluation and discussion to enable the merger with CAMW from 1 April 2021 and establishing the combine financial, operational and service model to deliver the joint service.
- Creating more efficiency of management and staff through providing extra services by enabling the service to extend the breath of the offer to fulfil strong growth in both clients and issues.

Fundraising

The Fundraising Regulator has reporting requirements so that trustees can demonstrate compliance with recognised fundraising standards. These requirements are not mandatory for CABD. However,

as a matter of good practice and to provide our donors and contributors with confidence in our approach to fundraising we summarise below the arrangements we have in place.

CABD has robust governance arrangements in place, including those for overseeing our fundraising through the Fundraising, Communications, Research & Campaigns Committee, with the Trustee Board retaining ultimate responsibility for overseeing these arrangements, business is usually transacted through one or more Committees.

Due to the importance of fundraising to CABD long term financial sustainability the Finance & Operations Committee also reviews activities on a quarterly basis providing a further layer of scrutiny.

CABD has a comprehensive range of policies and procedures in place to protect vulnerable people and other members of the public whilst undertaking all its activities, including fundraising. Fundraising is undertaken by volunteers, staff and trustees. Whilst CABD is not required to comply with any fundraising scheme or standards, we adopt the highest standards and no complaints have been received about our fundraising activities.

Responsibility for compliance with these policies and procedures on a day to day basis rests with the Chief Executive with trustee oversight. These arrangements ensure there is:

- No unreasonable intrusion on a person's privacy
- No unreasonably persistent approaches for the purposes or soliciting or otherwise procuring money or other property on behalf of Citizens Advice Bracknell & District
- No undue pressure is placed on a person to give money or other property

"2020/21 was truly a year of challenge and community. The demand for our services increased whilst huge changes were required in the way that we work. There was a heroic effort to maintain our services, delivered through a renewed community spirit of our generous funders, dedicated staff and indispensable volunteers. I was proud to be named Chair on 1 April 2021 and look forward to continuing to build our community spirit and belonging."

Cheryl Coppell, Chair of Board of Trustees from 1 April

ACHIEVEMENTS AND PERFORMANCE

Our Advice and Information Services

The charity's core activities are advice on benefits, debt, consumer matters, employment, housing, relationships and personal problems, tax, immigration and education. These advisory services were provided through video conferencing, telephone, email and webchat. In addition to generalist advice, specialist welfare benefit, employment and debt advisory services were provided, including Universal Credit Help to Claim and Best Practice Lead.

We operated across 11 locations, with 60 volunteers (12.0 FTE – full time equivalent), 23 (10.7 FTE) staff and 11 trustees to deliver our service.

Our Volunteers and Paid Staff

Our success is only achieved through the hard work and dedication of volunteers and staff. The trustee board and SMT recognise the tremendous contribution made by the charity's volunteers who provide the majority of advisory services and related support activities. Our staff and volunteers have performed an outstanding and professional job during the year whilst working from home, which resulted in 13% more clients and 33% more issues being resolved over the previous year, supporting the demand of our clients with free and independent advice during the unprecedented demand due to the pandemic.

Volunteers provided over 23,210 hours (2019/20: over 18,160 hours) of their time during the year, equivalent to 12.1 FTE staff (2019/20: 9.4 FTE) and an estimated worth of £510,738.

Volunteers represent the indispensable core of the service. Without them, there would not be a Citizens Advice service. We estimate that the value of our volunteer hours was £510,738 in 2020/21, which included £320,927 of general advice volunteer service and £189,811 of pro bono consultancy and financial expertise. However, it is wholly inadequate to express volunteer value in merely monetary terms as they bring many skills, experience, personality and culture to enrich both our service and our local community.

We continue to work hard on our approach to attracting and keeping volunteers, especially through our partnership with Reading University. As we develop our service and delivery model, we will monitor our approach to provide an accessible and welcoming place to volunteer.

Our paid staff are the backbone of our service working to deliver a unique and comprehensive service within our community. There have been significant challenges especially given the impact of Covid-19. The ingenuity, resilience and dedication of our staff delivered a comprehensive and secure service, it also maintained our people-centric culture of teamwork with good humour and positivity.

We had 23 paid staff (10.7 FTE).

In the 2019/20 report, we proudly reported that Ethel, one of our volunteers with over 30 years of service, won Volunteer of the Year at the National Citizens Advice Awards. Sadly, this year we note the passing of Ethel. In memory of Ethel and the huge contribution she gave to our service and clients

over the years, we will renaming the reopened Bracknell office as the "Ethel Heyes Centre" later in 2021.

Our Clients

Between April 2020 and March 2021, we registered 3,639 new local clients (2019/20: 3,228), had 13,625 individual contacts (2019/20: 10,359) and dealt with 25,485 issues (2019/20: 25,970) of which 23% related to Universal Credit, 23% to benefits, 11% employment, 10% housing, 9% debt, and 7% relationships and family and 4% legal. All other categories were less than 3% of issues supported.

In total, our service negotiated £414,011 worth of debt by rescheduling or reducing the debts to make peoples' lives more sustainable. Our service generated a total of £1,633,741 in additional income, reimbursements or other financial gain for our clients.

We expect a considerable increase in client demand for help and assistance as restrictions are reduced and ultimately eliminated in all areas and particularly debt, housing and employment.

Client satisfaction remains high with 98% of clients surveyed being happy or very happy with the service they received.

Our Public Benefit

At Citizens Advice, we help people to solve their problems. In doing so, we create financial value. This means that we save government and society money by stopping issues that are, or will become, costly to fix. It's impossible to put a £ value on all the crucial work that we do. However, using Treasury-approved modelling tools, we can estimate the financial value of the service we provide.

Using the Treasury-approved modelling tools, we estimate that the value of the service we provide to our community and wider society in 2020/21 was as follows:

- £2,009,962 savings for government, health and other public services due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.
- £9,471,796 in wider social and economic benefits due to resolving client problems resulting in higher wellbeing, society participation and productivity.
- £6,409,054 value to the people we help thought achieving individual financial outcomes such as getting back-dated benefits, writing-off debts and refunds for consumer issues.

As we are dependent on funding from local councils, corporate sponsorship and grants and donations from individuals, it is important that we demonstrate value for every £1 entrusted to us. Using the Treasury-approved model, we can show that for every £1 invested, we return:

- £4.78 in fiscal benefits for government, health and other public services.
- £22.52 in wider social and economic benefits.
- £15.24 value through financial outcomes for the people we serve.

FINANCIAL REVIEW

CABD is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level. We work hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the ever-increasing demand with funding sources not growing at the same rate. We continue to review alternative funding routes to diversify our funding sources.

Our total surplus in 2020/21 was £16,035 (£18,164 in 2019/20), which was entirely unrestricted funds.

The total surplus was higher than originally budgeted in 2020/21 because, even though there was significant expenditure, some planned IT infrastructure costs to provide the services from home were delayed into H1 2021/22.

Total income for the year was £420,644 which represents an increase of £80,315 from £340,329 in 2019/20. Of the total income, the split was as follows:

- Unrestricted fund income was £235,407 (£208,501 in 2019/20)
- Restricted fund income was £185,237 (£131,828 in 2019/20)

This increase in restricted funding income is mainly due to the generous funding to support operational activities to support post-COVID operations and 4 contracts to support debt counselling (Money and Pension Service), local support for those facing financial hardship (Financial Inclusion), local support for those requiring EU settled status and funding to enable and support the introduction of a single national single queue for calls. All 4 contracts will end during 2021/22, although some may be recommissioned. We are additionally expecting the Help to Claim and Best Practice Lead contracts to be recommissioned at the end of 31 March 2022.

Principal Funding Sources

CABD is significantly dependent upon funding from local authorities, mainly Bracknell Forest Borough Council, to enable it to provide services to clients.

We acknowledge and offer our thanks to our public sector funders during the year, including Bracknell Forest Borough Council, Royal Borough of Windsor & Maidenhead, Bracknell Town Council, Binfield Parish Council, Crowthorne Parish Council, Sandhurst Parish Council, Sunninghill Parish Council, Warfield Parish Council and Winkfield Parish Council.

We have also been grateful for the support of individual contractors, companies and trusts during the year, including Ascot Fire Brigade Trust, Berkshire Community Foundation, Bracknell Methodist Church, Dell, HP, London Legal Support Trust, Mobbs Memorial Trust, National Lottery, Neighbourly Community Fund, One Stop, Prince Philip Trust, Radian, Rotary Clubs, Shanly Foundation, Silva Homes, Sunninghill Trust, Tesco and Waitrose.

Where equipment and services have been provided to the charity without charge, the appropriate value has been estimated, in total £14,250, and included in both income and the relevant expense category in the accounts.

Reserves Policy

CABD maintains a level of reserves to ensure it remains financially viable for the foreseeable future. In setting the level of reserves Trustees have regard to Charity Commission guidance and the national Citizens Advice Membership Agreement. Reserves are held to cover:

- The unexpected withdrawal of grant funding
- Unforeseen or emergency expenditure
- The cost of moving to new premises
- The costs associated with modernising operations e.g. redundancy
- Liabilities arising from past pension commitments

Trustees review the Reserves Policy annually to reflect current circumstances on actual and target reserve levels. In 2020/21, trustees have agreed that the target range for reserves should be between £116,000 and £175,000. General unrestricted reserves and designated funds, excluding the negative pension reserve of £18,428, on 31 March 2021 were £165,035 (£151,985 as of 31 March 2020).

Going Concern

After making further appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

FUTURE PLANS

As we celebrate our significant achievements in 2020/21, overcoming significant challenges, whilst continuing to grow our service for the benefit of our clients, we continue to challenge our service to deliver more for our local community.

We completed our three organisational priorities in 2020/21:

1. a "root and branch" strategic review of services and developed a Business Plan for 2021-2024.
2. reviewed operations, back office and finance processes alongside our experience of remote working from home due to Covid19, to review our service model with the objective to deliver a more efficient operation and improved client service.
3. upgraded and upscaled our IT infrastructure to support future working from home.

In addition, we completed extensive discussions with CAMW to review collaboration options. This resulted in the merger of both services into a renamed Citizens Advice East Berkshire with effect from the 1 April 2021.

The merger considerations have centred on how to best provide benefits for our clients, meeting as much demand as possible and providing a high quality and sustainable service into the future. Current capacity and potential funding into the future have combined to convince us that a larger, more robust and sustainable charity is in the best position to respond to these challenges and best serve our beneficiaries. Both organisations wanted to change their service model to meet more client demand and invest in new methods of service delivery and support infrastructure.

The work of our Joint Working Group demonstrated that our closely aligned visions for the future could be best delivered through building on the best from each of our organizations and pooling our resources. Accordingly, both Boards of Trustees endorsed the Merger Business Case of "Stronger Together" and approved the merger in November 2020 with effect from 1st April 2021.

Accordingly, our future plan is:

1. Serving 23% more clients on the currently funded combined base in the geographical area of Bracknell Forest, Windsor and Maidenhead and eliminate client waiting time for services.
2. Invest in front line services through efficiency savings in the management and support functions.
3. Resolving the capacity issues of taking on more volunteers by investing in more paid supervisory staff.
4. Creating more robustness in office functions through sharing expertise and resources and implementing new processes.
5. Continue to provide services to clients in a seamless way to avoid misunderstanding from the change of name to Citizens Advice East Berkshire.

The strategic plan for 2021/22 builds on the history, experience and skills of both organisations whilst continuing to develop a sustainable service that befits the current and future challenges facing the clients we serve.

CAEB will measure its success against these ambitions in12 months' time against the following criteria:

- A 3-year vision and strategy has been developed and engaged creating compelling excitement internally and externally
- Client capacity has increased by over one-fifth and service and quality standards have been raised or at least maintained
- Improved operational strength that enables and empowers staff and volunteers to deliver more for our increased client demand
- An agreed funding strategy is in place creating more long-term sustainable funding sources
- Successful bids for services outside of the existing services geographies are in process, capitalising on the East Berkshire coverage
- A unified operating model is implemented with simple back office processes, creating motivating and worthwhile tasks and job roles for all colleagues
- Staff and volunteers feel well led in an open and harmonious environment with a high sentiment that the new working environment is better than the old
- A dynamic, can-do, continuous improvement and family culture has been developed with a strong sense of commonality
- A Trustee Board that is a well-liked influencer and a bridge between the strategic ambition and the operational challenges of balancing high demands with the service capacity and capabilities
- Strong and effective relationships with local councils, parish councils and funders with persuasive reports and statistics demonstrating social value
- An exciting traditional and social media presence growing relevance and engagement with our community and clients, and brand and fundraising opportunities with stakeholders and local residents

DECLARATION

The annual Trustees' Report was approved by the Trustee Board of Citizens Advice Bracknell & District on 26 August 2021 and signed on its behalf by

.....

Cheryl Coppell
Chair of Trustees
26 August 2021

BRACKNELL & DISTRICT CITIZENS ADVICE BUREAU
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF BRACKNELL & DISTRICT CITIZENS ADVICE

I report to the trustees on my examination of the financial statements of Citizens Advice East Berkshire Limited, reporting for Bracknell & District Citizens Advice Bureau (the charity) for the year ended 31 March 2021.

Responsibilities and Basis of Report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act) . In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 confirm that I am qualified to undertake the examination because I am a member of FCCA CTA, 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 that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. 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 financial statements to be reached.

Mr GMD Jennings FCCA CTA
Kirk Rice LLP
The Courtyard, High Street
Ascot
Berkshire
SL5 7HP

Dated: 23/09/21

BRACKNELL & DISTRICT CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income and endowments from:							
Donations and legacies	3	211,845	1,500	213,345	194,792	-	194,792
Charitable activities	4	-	183,737	183,737	-	129,093	129,093
Other trading activities	5	21,045	-	21,045	12,580	2,636	15,216
Investments	6	1,319	-	1,319	1,129	-	1,129
Other income	7	1,198	-	1,198	-	99	99
Total income		235,407	185,237	420,644	208,501	131,828	340,329
Expenditure on:							
Charitable activities	8	213,670	189,819	403,489	180,616	141,805	322,421
Other	12	1,120	-	1,120	(256)	-	(256)
Total resources expended		214,790	189,819	404,609	180,360	141,805	322,165
Net incoming/(outgoing) resources before transfers		20,617	(4,582)	16,035	28,141	(9,977)	18,164
Gross transfers between funds		(4,160)	4,160	-	(10,399)	10,399	-
Net income/(expenditure) for the year/ Net movement in funds		16,457	(422)	16,035	17,742	422	18,164
Fund balances at 1 April 2020		130,150	422	130,572	112,408	-	112,408
Fund balances at 31 March 2021		146,607	-	146,607	130,150	422	130,572

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BRACKNELL & DISTRICT CITIZENS ADVICE BUREAU
BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Current assets					
Debtors	**14**	8,347		10,148	
Cash at bank and in hand		331,650		175,074	
		339,997		185,222	
Creditors: amounts falling due within one year	**15**	(179,625)		(37,342)	
Net current assets			160,372		147,880
Creditors: amounts falling due after more than one year	**16**		(13,765)		(17,308)
Net assets			146,607		130,572
Income funds					
Restricted funds	**19**		-		422
Unrestricted funds					
Designated funds	**20**	97,466		97,466	
General unrestricted funds		67,569		54,519	
Pension reserve		(18,428)		(21,835)	
			146,607		130,150
			146,607		130,572

BRACKNELL & DISTRICT CITIZENS ADVICE BUREAU
BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2021

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 26 August 2021

Mr J Rawlings
Trustee

Company Registration No. 03433043

1 Accounting policies

Charity information

Bracknell & District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is The Columbia Centre, Lower Ground Floor, Market Street, Bracknell, Berkshire, RG12 1JG.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities.

1 Accounting policies

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	5 years straight line
Plant and equipment	3 years straight line
Fixtures and fittings	5 years straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.8 Employee benefits

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.9 Retirement benefits

The company operates a defined contribution pension scheme for employers. Some former employees were members of a defined benefit scheme which is closed to new employees and new contributions. Employer contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds
	2021	**2021**	**2021**	2020
	£	**£**	**£**	£
Donations and gifts	14,916	-	14,916	6,383
Grants receivable for core activities	196,929	1,500	198,429	188,409
	211,845	1,500	213,345	194,792
Grants receivable for core activities				
Bracknell Forest Borough Council	192,642	-	192,642	167,250
Royal Borough of Windsor and Maidenhead	-	-	-	8,000
Bracknell Town Council	-	-	-	6,500
Sandhurst Town Council	2,787	-	2,787	2,759
Sunninghill & Ascot Parish Council	1,500	-	1,500	1,000
Binfield Parish Council	-	-	-	1,544
Warfield Parish Council	-	-	-	1,000
Citizens Advice	-	-	-	356
Crowthorne Town Council	-	1,500	1,500	-
	196,929	1,500	198,429	188,409

4 Charitable activities

	Charitable Activities 2021 £	Charitable Activities 2020 £
Performance related grants	183,737	129,093

Performance related grants		
Crowthorne Parish Council	-	1,500
Silva Homes	17,205	16,868
Children Centre Outreaches	4,575	4,123
Universal Credit Best Practise Lead	39,648	39,000
Universal Credit Help to Claim	39,959	35,892
Ascot Outreach	11,828	9,092
Friday Opening	23,267	21,651
Generalist Town Centre	-	967
Department for Business, Energy & Industrial Strategy	12,667	-
Money and Pension Service	16,005	-
Other	18,583	-
	183,737	129,093

Other performance related grants is made up of £10,166 from Bracknell Forest Council Financial Inclusion and £8,417 from Bracknell Forest Council Settle Status.

5 Other trading activities

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2021 £	2020 £	2020 £	2020 £
Fundraising events	21,045	12,580	2,636	15,216

6 Investments

	Unrestricted funds	Unrestricted funds
	2021 £	2020 £
Interest receivable	1,319	1,129

7 Other income

	Unrestricted funds	Restricted funds
	2021	2020
	£	£
Other income	1,198	99

8 Charitable activities

	Charitable Activities	Charitable Activities
	2021	**2020**
	£	**£**
Staff costs	224,423	182,660
Other direct costs	18,459	20,943
	242,882	203,603
Share of support costs (see note 9)	158,531	116,201
Share of governance costs (see note 9)	2,076	2,617
	403,489	322,421
Analysis by fund		
Unrestricted funds	213,670	180,616
Restricted funds	189,819	141,805
	403,489	322,421

9 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Staff costs	67,978	-	67,978	59,329	-	59,329
Management, admin and premises - restricted fund	90,553	-	90,553	56,872	-	56,872
Trustee expenses	-	16	16	-	67	67
Independent Review	-	2,060	2,060	-	1,842	1,842
Legal and professional fees	-	-	-	-	708	708
	158,531	2,076	160,607	116,201	2,617	118,818
Analysed between						
Charitable activities	158,531	2,076	160,607	116,201	2,617	118,818

10 Trustees

Trustee expenses totalled £16 during the year (2020: £67).

11 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	11	8

Employment costs	2021 £	2020 £
Wages and salaries	270,817	223,594
Social security costs	9,276	8,138
Other pension costs	12,308	10,257
	292,401	241,989

Staff numbers represent the full time equivalent including part-time staff, but excluding contractors and volunteers. There were 23 (2020: 18) part-time employees making up 11 (2020: 8) full time equivalents. There were also 60 volunteers who completed 23,210 hours of work, making up 12 full time equivalents.

Wages and salaries includes contract staff, the amount of which varies year to year.

There were no employees whose annual remuneration was £60,000 or more.

12 Other

	Unrestricted funds	Unrestricted funds
	2021	2020
Financing costs	1,120	(256)

Financing costs relate to the unwinding of the discount factor used to value the present value of the deficit reduction contributions payable under the agreement with TPT Retirement Solutions that relates to the deficit.

13 Tangible fixed assets

	Leasehold improvements £	Plant and equipment £	Fixtures and fittings £	Total £
Cost				
At 1 April 2020	31,037	8,048	11,110	50,195
At 31 March 2021	31,037	8,048	11,110	50,195
Depreciation and impairment				
At 1 April 2020	31,037	8,048	11,110	50,195
At 31 March 2021	31,037	8,048	11,110	50,195
Carrying amount				
At 31 March 2021	-	-	-	-
At 31 March 2020	-	-	-	-

14 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Prepayments and accrued income	8,347	10,148

15 Creditors: amounts falling due within one year

	2021 £	2020 £
Other taxation and social security	-	3,332
Accruals and deferred income	179,625	34,010
	179,625	37,342

16 Creditors: amounts falling due after more than one year

	2021	2020
	£	£
Accruals and deferred income	13,765	17,308

18 Defined benefit schemes

The company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

Valuation

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions	
From 1 April 2019 to 31 January 2025: £11,243,000 per annum	(payable monthly and increasing by 3% each on 1st April)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.
Note that the scheme's previous valuation was carried out with an effective date of 30 September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions	
From 1 April 2016 to 30 September 2025: £12,945,440 per annum	(payable monthly and increasing by 3% each on 1st April)
From 1 April 2016 to 30 September 2028: £54,560 per annum	(payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Funding policy

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

18 Defined benefit schemes (continued)

Key assumptions

	2021	2020
	%	%
Discount rate	0.66	2.53
Expected rate of increase of pensions in payment	3%	3%

Movement in pension fund liability:

	2021
	£
Provision at 1 April 2020	21,835
Unwinding of the discount factor	490
Deficit contribution paid	(4,527)
Remeasurements - impact of any change in assumptions	630
Provision at 31 March 2021	18,428

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Incoming resources £	Resources expended £	Transfers £	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Crowthorne Town Council	1,500	(2,189)	689	-	1,500	(2,153)	653	-
Ascot Outreach	9,634	(13,276)	3,642	-	11,828	(12,127)	299	-
Silva Homes	16,868	(16,446)	-	422	17,205	(17,904)	277	-
Children's Centres	4,123	(4,606)	483	-	4,575	(4,642)	67	-
Friday Opening	21,651	(22,464)	813	-	23,267	(24,575)	1,308	-
Universal Credit BPL	39,000	(40,646)	1,646	-	39,648	(40,152)	504	-
Universal Credit H2C	35,892	(40,084)	4,192	-	39,959	(40,329)	370	-
Other restricted	2,193	(2,094)	(99)	-	-	-	-	-
Generalist Town Centre	967	-	(967)	-	-	-	-	-
Department for Business, Energy & Industrial Strategy	-	-	-	-	12,667	(12,854)	187	-
Money and Pension Service	-	-	-	-	16,005	(16,343)	338	-
Bracknell Forest Council Settled Status	-	-	-	-	8,417	(8,513)	96	-
Bracknell Forest Council Financial Inclusion	-	-	-	-	10,166	(10,227)	61	-
	131,828	(141,805)	10,399	422	185,237	(189,819)	4,160	-

20 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2019 £	Movement in funds Incoming resources £	Balance at 1 April 2020 £	Movement in funds Incoming resources £	Balance at 31 March £
Future Provisions Fund	97,466	-	97,466	-	97,466
	97,466	-	97,466	-	97,466

21 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Current assets/(liabilities)	62,906	-	160,372	50,414	-	147,880
Long term liabilities	(13,765)	-	(13,765)	(17,308)	-	(17,308)
	49,141	-	146,607	33,106	-	130,572

22 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021 £	2020 £
Within one year	34,110	34,110
Between two and five years	76,748	110,858
	110,858	144,968

Operating lease payments represents rentals payable by the company for certain of its properties. The lease is for five years and was renewed on 1 July 2019. The remaining lease commitment is £110,858.

23 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).