

**citizens
advice**

**East
Berkshire**

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 Coppel, 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.



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 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 RBWM 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

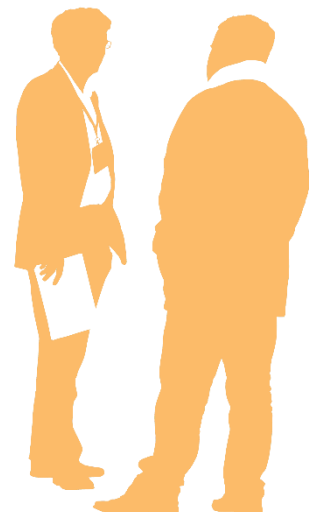


CAEB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of CAEB and for ensuring that the charity satisfies its legal and contractual obligations.

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 Coppel
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



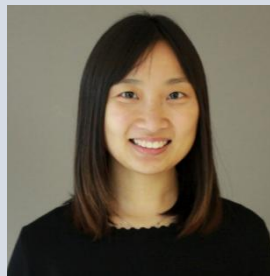
Dimitri Naumenko-
Pronin
Appointed 09/05/24



Nitin Suneja
Appointed 26/09/24



Lewis Jackman-
Clarke
Appointed 13.02.25



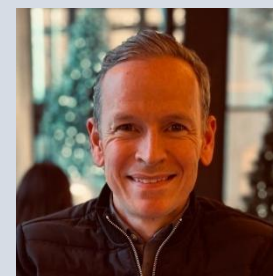
Katy Lau
Appointed 13.02.25



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



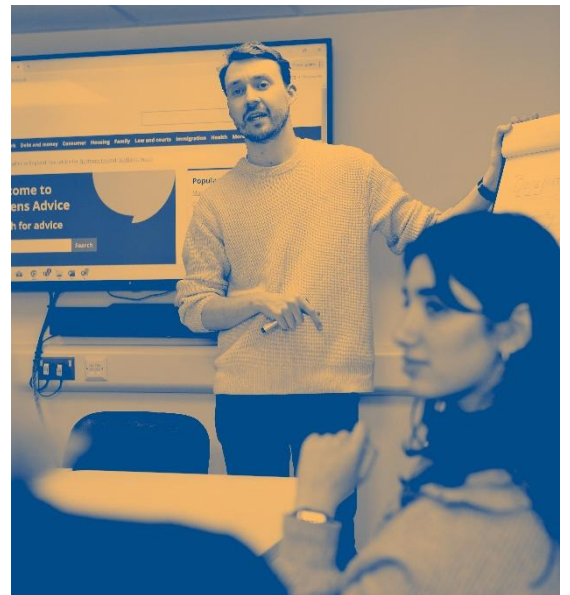
Public Benefit

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

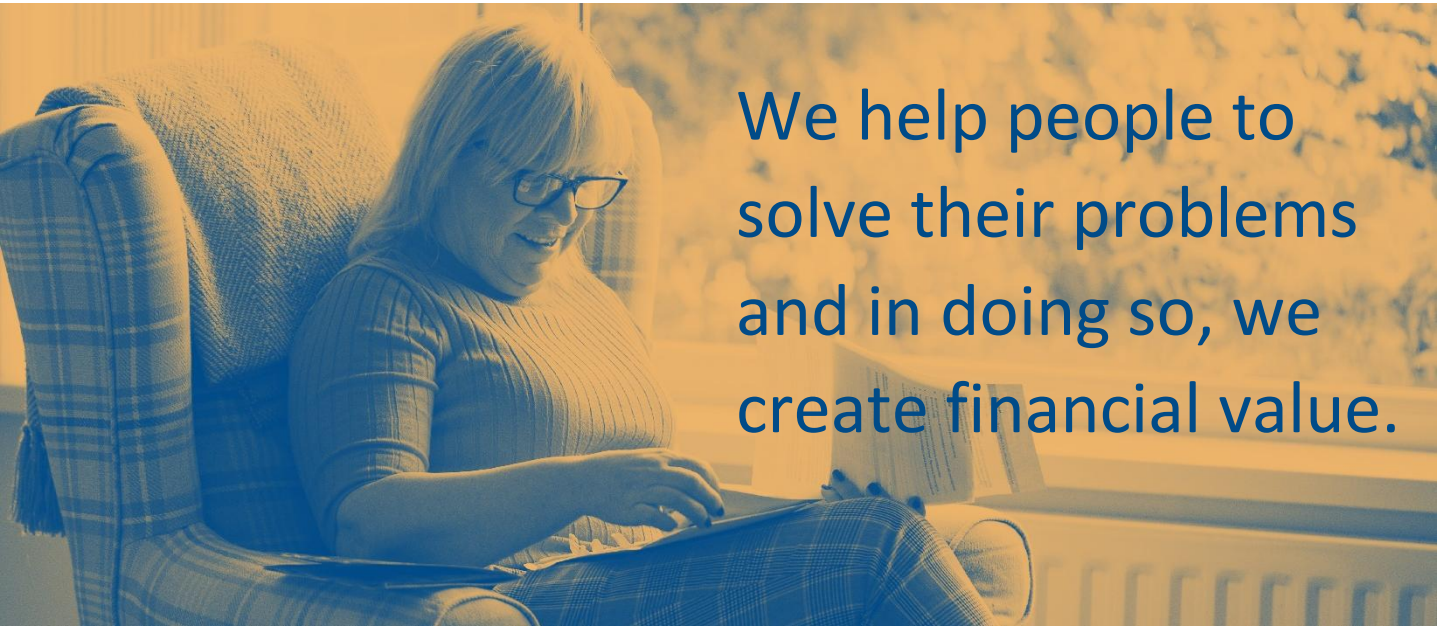
The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. Trustees are unpaid but can claim reasonable out-of-pocket expenses.

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.





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

Citizens Advice East Berkshire works hard to deliver a cost-effective service that genuinely meets the needs of our clients.

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.



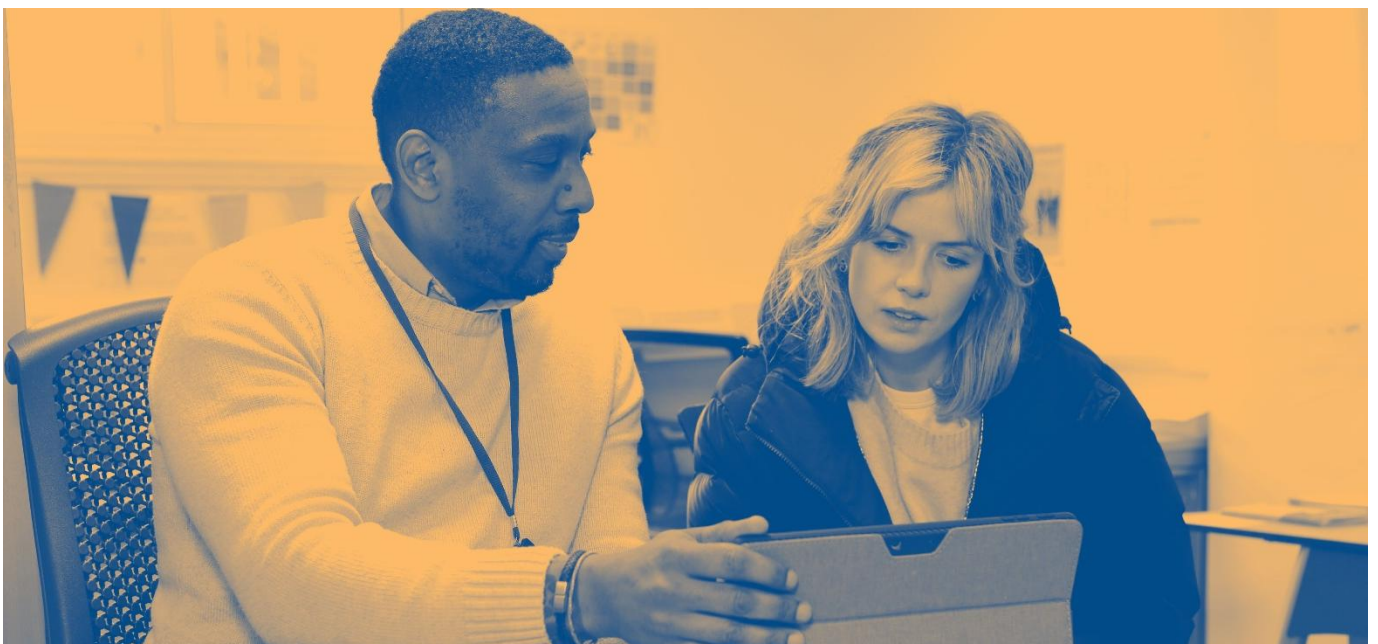
Income

£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.



THE ROYAL BOROUGH OF
**WINDSOR AND
MAIDENHEAD**



Slough
Borough Council

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.



**COX GREEN
PARISH
COUNCIL**



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.



The Louis Baylis
CHARITABLE TRUST

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.

TESCO



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 Coppel,
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		Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes					
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		<u>440,628</u>	<u>-</u>	<u>383,072</u>	<u>823,700</u>	<u>801,615</u>
Expenditure on:						
Charitable activities	6	549,504	-	361,161	910,665	862,593
Other expenditure	11	-	-	-	-	98
Total expenditure		<u>549,504</u>	<u>-</u>	<u>361,161</u>	<u>910,665</u>	<u>862,691</u>
Net gains/(losses) on investments	12	<u>651</u>	<u>-</u>	<u>-</u>	<u>651</u>	<u>1,064</u>
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	<u>(47,602)</u>	<u>(29,950)</u>	<u>(8,762)</u>	<u>(86,314)</u>	<u>(58,664)</u>
Reconciliation of funds:						
Fund balances at 1 April 2024		<u>267,539</u>	<u>104,518</u>	<u>8,762</u>	<u>380,819</u>	<u>439,483</u>
Fund balances at 31 March 2025		<u>219,937</u>	<u>74,568</u>	<u>-</u>	<u>294,505</u>	<u>380,819</u>

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		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes				
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 £	£	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



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 £	£	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

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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
	<u>428,075</u>	<u>383,072</u>	<u>811,147</u>	<u>584,007</u>	<u>210,435</u>	<u>794,442</u>
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
	<u>367,691</u>	<u>383,072</u>	<u>750,763</u>	<u>523,216</u>	<u>210,435</u>	<u>733,651</u>

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

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

7 Support costs allocated to activities (Continued)

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

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
	<u>-</u>	<u>98</u>

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	<u>18</u>	<u>20</u>

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

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.

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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	-
	<u>1</u>	<u>-</u>

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
	<u>178,192</u>	<u>70,429</u>

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

11 Other

	Total £ 2025	Unrestricted funds general 2024
Financing costs	-	98
	<u>-</u>	<u>98</u>

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
	<u>651</u>	<u>1,064</u>

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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
		<u>55,297</u>	<u>25,909</u>

19 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Accruals and deferred income	<u>1,807</u>	<u>1,077</u>

20 Provisions for liabilities

	2025 £	2024 £
Dilapidations	<u>44,250</u>	<u>28,500</u>

Movements on provisions:

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

21 Deferred income

	2025 £	2024 £
Other deferred income	<u>21,614</u>	<u>-</u>

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	<u>21,614</u>	<u>-</u>

Movements in the year:

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

21 Deferred income (Continued)

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

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.

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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	•	•

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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)	-

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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)
	<u>267,539</u>	<u>440,628</u>	<u>(549,504)</u>	<u>60,623</u>	<u>651</u>	<u>219,937</u>
General funds	336,147	591,180	(657,065)	(3,953)	2,412	268,721
Pension fund	(1,182)	-	-	-	-	(1,182)
	<u>334,965</u>	<u>591,180</u>	<u>657,065</u>	<u>(3,953)</u>	<u>2,412</u>	<u>267,539</u>

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)
	<u>219,937</u>	<u>74,568</u>	<u>-</u>	<u>294,505</u>

	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)
	<u>267,539</u>	<u>104,518</u>	<u>8,762</u>	<u>380,819</u>

CITIZENS ADVICE EAST BERKSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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	-
	<u>42,638</u>	<u>-</u>

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	<u>(67,881)</u>	<u>(100,303)</u>