

WEST BERKSHIRE CITIZENS ADVICE BUREAU

England & Wales · Charity number 1115036

Details

Status Registered

Legal form Charitable company

Company number [05821486](#)

Registered 2006-07-03

Register [View on the Charity Commission register](#)

Contact

Address West Berkshire Cab
2nd Floor Broadway House
4-8 The Broadway
Northbrook Street
Newbury
RG14 1BA

Phone 01635551565

Email enquiry@cawberks.org.uk

Website www.citizensadvicewestberkshire.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN WEST BERKSHIRE AND SURROUNDING AREAS ("THE AREA OF BENEFIT") BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: Provide information and advice on a range of topics including benefits, employment, debt, housing, relationships, education, legal and consumer issues to the residents of West Berkshire. Provide consumer education and support with money management skills.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** WEST BERKSHIRE
- West Berkshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£305,854	£323,542	-	-
2024-03-31	£295,331	£259,358	-	-
2023-03-31	£283,785	£276,552	-	-
2022-03-31	£301,493	£252,543	-	-
2021-03-31	£310,109	£242,683	-	-

Trustees

Name	Role	Appointed
Andy White		2024-11-26
Arj Arul		2013-12-19
Claire Rowles		2021-07-14
Elizabeth O'Keeffe		2020-07-14
Fiona Dickson		2023-01-19
Harry James		2026-05-11
Iain David Cottingham		2025-07-22
Julie Dann		2023-01-19
Luis Miguel Iglesias Fernandez		2024-11-26
Michael Anthony Fernandes		2016-08-16
Paul John Masters		2016-11-29
Philip Jeremy Cowhig		2014-07-01
Sarah Foot		2020-07-14

WEST BERKSHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1115036

Accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)
REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

**WEST BERKSHIRE
CITIZENS ADVICE BUREAU**
(A COMPANY LIMITED BY GUARANTEE)
REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

UNAUDITED

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

The directors, who are the charity trustees for the purposes of the Charities Act 2011, submit their report together with the financial statements for the year ended 31 March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association 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 2015).

Objectives and Activities

Citizens Advice West Berkshire is established for the promotion of any charitable purpose, for the benefit of the community in the West Berkshire by the advancement of education, the protection of health and the relief of poverty, distress and sickness.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

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

Citizens Advice West Berkshire provides the following services to the people of West Berkshire:

- Generalist advice – by telephone, face to face, email and letter – Monday to Thursday
- Specialist advice to people with disabilities, long term health conditions and carers, focused on needs related to their conditions/caring responsibilities
- Money advice including specialist support for complex debt problems
- Help to develop budgeting and money management skills
- Consumer education

The generalist advice covers issues related to debt, welfare benefits, employment, housing, relationships and family, consumer and immigration amongst other areas. This advice is given by trained volunteers who offer holistic advice on an individual basis.

Citizens Advice West Berkshire is best known as an advice charity. However, its twin aim is to conduct research and campaigns to tackle the issues that bring clients to us in the first place, the root cause of their problems. We create compelling campaigns to deliver change for the benefit of all. The strength of our Research and Campaigns work was recognised by our external auditors.

Notable successes include:

Crisis Support

We worked with local decision-makers to promote national Citizens Advice research on crisis support through the Household Support Fund, arguing that the fund should not be limited to those on means-tested benefits. We were delighted that West Berkshire Council included such criteria in their HSF guidance, including provision for pensioners who no longer got the Winter Fuel Payment and just missed out on Pension Credit.

Partnership working with local Trading Standards Service

We continue to work closely with West Berkshire Council's Trading Standards Service (Public Protection Partnership) on consumer awareness campaigns and events, including scams awareness and safer online

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

Impact and performance

Our clients tell us that our advice has a huge impact on their lives; examples of the types of issues that we helped with during 2024/2025 are:

- Client A is in their 70s and lives alone. They have both physical and mental health issues which make daily life challenging. They had previously applied for Attendance Allowance but were turned down. Our Carers Team helped them to request a mandatory reconsideration and supported them to gather medical evidence. They also helped with the completion of the application forms. As a result, the client was awarded the higher rate Attendance Allowance backdated to their first application and received in excess of £4,000.00 in backdated payments and over £5,500.00 over the first year. They said the extra money came at just the right time as they were struggling financially. They can now buy better quality ready meals, get some new clothes they really needed. We are now helping them to claim Pension Credit.
- Client B had over £25,000 of debt, including council tax arrears of around £10,000 that had reached bailiffs. They were very distressed, especially as they have young children and mental health difficulties. Our Money Advice Team helped them to apply for a Debt Relief Order, which was approved. This cleared all their debts and stopped the bailiff action. They told us this has lifted a huge weight off their shoulders and given them a fresh start to focus on their family and health without constant worry.
- We have seen an increase in clients needing help with housing issues, particularly people who can no longer afford private rented properties where prices have been driven up by the cost of living crisis. Clients have also had issues with maintenance and repair problems.

During the year, we helped the people of West Berkshire to be over £4,892,892 better off. Our financial value is conservative as we only calculate financial value where we have credible evidence. Even when we do have that evidence, the calculations we make – especially for deadweight and optimism bias – give us a cautious estimate. It is likely that our financial value is much higher, but taking this approach helps us provide credible figures.

Many of our outcomes come from identifying entitlements to welfare benefits, including disability benefits, and helping clients to claim them. We also achieve outcomes by supporting people to deal with their debts and resolve consumer problems—such as getting refunds or compensation when things go wrong—as well as employment problems.

We saw 2,287 clients in 2024–25, an increase of 11.5% on the previous year, and helped them with 13,927 issues. We achieved this through over 11,097 contacts with and on behalf of our clients. Often, clients who spoke to us had more than one problem they wanted to discuss.

The number of clients we have been able to help has increased by 11.5% compared to the previous year, and the number of contacts with our clients has risen by 32.8% — a remarkable achievement for the people of West Berkshire needing advice and support. Citizens Advice values diversity, and we strive to reach all sectors of our community, monitoring this so we can adapt our services accordingly.

The client experience is assessed nationally by Citizens Advice, and Citizens Advice West Berkshire's results are in line with the national average: 78% of clients reported that they found a way forward after speaking to us, and 83% said they would recommend our service.

We have grown our team of volunteers and continue actively recruiting for new advisors.

Reserves

The Trustees have historically set a target of six months expenditure for our free reserves. The Board also retains a designated reserve to protect us against unexpected cuts in funding in the light of political uncertainty. The latter includes total £100,000 to cover capital expenditure and a redundancy/closure reserve in line with the other Citizens Advice Offices in Berkshire who, being a fraction of the size of a normal county have greater financial exposure and less ability to bid for big projects particularly in the medical field. Consequently, we have a greater need to show that we are a going concern for revenue funding and that we are financially robust. Unrestricted reserves of £278,171

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

(excluding designate funds) are available for any of the Charity's purposes and are above the minimum set out in the current policy.

We are now in year three of our three-year agreement with GC and WBC, with the possibility of extending it for a further two years. Our free reserves are marginally above the target, but there is considerable political and economic uncertainty at the moment, coupled with increasing demand for our help. The Board intends to use any excess free reserves in the short term to expand services, such as increasing opening hours.

Financial review

We began the year much as we did during the last financial year, with a planned budgetary deficit on the back of ongoing fixed funding arrangements whilst operational costs continued to rise. We were also aware of the strength of our reserves which have continued to grow year on year within our Balance Sheet. Whilst during uncertain economic times this is something which gives us reassurance in terms of our financial stability and must continue to be protected, we made a conscious decision in our budgets to use a small amount of reserves during the year to ensure the continued delivery of services to our clients. This meant we predicted a deficit of £46,382 during the financial year. Having said that, the outturn for the year again mirrored that of last year, a budgeted deficit has been reduced to £17,688.

With further regards to the management of our reserves and in particular the handling of the credit balances in our bank account, we invested funds in interest bearing accounts to bring in additional benefit, by way of credit interest. The investments are sufficiently spread both in terms of risk and duration to earn maximum return whilst maintaining a conservative approach. We have received £12,161 in interest in this financial year.

We have invested in our charity during the year, both in terms of our IT infrastructure and our physical office environment. With regards to the former, we moved our server to the cloud, which whilst initially causing some disruption will support improved operational efficiency moving forward. Turning to our office environment, we reworked the layout of our space (incorporating the back room) which has improved existing working conditions and given us increased capacity for expansion as needed in the future.

The year ended with a deficit of £17.6k (surplus £36k in FY 23/24) and we are again forecasting a small net deficit for the coming financial year as we ensure the full range of services can continue.

Details of the deficit for the 12 months to 31st March 2025 are set out in the Statement of Financial Activities.

We are very grateful to all our donors and funders including all of these significant contributions in 2024/25:

- £105,931 funding from West Berkshire Council
- £94,361 funding from Greenham Trust excluding Good Exchange donations below but including match funding.
- £20,860 Carers Grant from West Berkshire Council
- £20,000 from Newbury Town council
- £4,929 from Berkshire Community Foundation
- £7,580 from Greenham Parish Council
- £500 from Hungerford Town Council towards our Outreach activity
- £4,981 from Thatcham Town Council

Donations via the Good Exchange including:

- £5,000 Peter Baker Foundation
- £11,616 Other donations
- £6,250 from Susan Capner

Structure, governance and management

Citizens Advice West Berkshire is governed by a Memorandum and Articles of Association adopted 18 May 2006 and registered at Companies House under company number 5821486. The company was registered with the Charities Commission on 3rd July 2006 under charity number 1115036.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

The charity dictates that the number of Trustees shall be a minimum of three and a maximum of fifteen. During the period under review the charity operated with an average of twelve Trustees.

External advertising is used to attract new trustees. All prospective candidates follow the same formal process and are assessed as to their skills and experience and matched against the needs of the charity. Those deemed suitable are interviewed by the Chair and one other trustee.

Each Trustee is elected for a period of three years. Those retiring are able to stand for re-election at the Annual General Meeting.

One member of the Trustee Board is nominated by each of West Berkshire Council (WBC) and Newbury Town Council (NTC).

The Officers of the charity are elected by the fellow members of the Trustee Board on an annual basis.

The day-to-day operation of the charity was left to the Chief Officer, Isabel Esperanca. We have recruited a new Advice Manager to support the Chief Officer.

The board wishes to express its thanks and appreciation to Isabel for all of her hard work and commitment she has shown during the year.

Reference and administrative details

Citizens Advice West Berkshire was registered with the Charities Commission in England and Wales on 3rd July 2006 under charity number 1115036. It is a company limited by guarantee registered in England and Wales under company number 5821486.

The registered address and principal office at which the charity can be contacted is:

2nd Floor, Broadway House
4-8 The Broadway
Newbury
RG14 1BA

The trustees who have served during the period are as follows:

P Cowhig	Chair
A Arul	Vice Chair
J Dann	Treasurer
R Carter Shaw	
F Dickson	
M Fernandes	
L Iglesias	
P Masters	
E O'Keeffe	
C Rowles	
S Slack	NTC nominee
A White	

The following attend meetings as representatives but have no voting rights

Isabel Esperanca	Chief Officer
P Freeman	Bureau Volunteer
C Boston	Volunteer Adviser

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

Related Parties

West Berkshire Citizens Advice Bureau is fully affiliated to Citizens Advice, the national association of Citizens Advice Offices. They provide the information systems used by the charity as well as consultancy advice and support to West Berkshire staff.

Citizens Advice West Berkshire works within the nationally agreed Performance and Quality Framework. This includes monthly reviews of the Quality of Advice, moderated by Citizens Advice and an annual Leadership Self- Assessment, also reviewed by Citizens Advice.

Locally, Citizens Advice West Berkshire has operational links to a number of other voluntary bodies to which, and from which, it refers and receives clients.

There are also good operational links to the local Council, other statutory bodies and Registered Social Landlords.

Statement of Trustees Responsibilities for the Financial Statements

The trustees, who are the directors of the company, are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law.

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its net incoming resources for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 / Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 6.

Independent Examiners

Wenn Townsend have been the charitable company's independent examiner since 2018 when they were appointed following a tender process.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

Approved by the trustees and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'P. Cowhig', with a long, sweeping horizontal stroke extending to the right.

P Cowhig

Date: 26/11/25

WEST BERKSHIRE CITIZENS ADVICE BUREAU**(A COMPANY LIMITED BY GUARANTEE)****REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025****STATEMENT OF FINANCIAL ACTIVITIES****(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income and Endowments from:					
Donations and Legacies	2	49,255	-	49,255	38,577
Charitable Activities	3	213,616	30,822	244,438	254,955
Other	4	12,161	-	12,161	1,798
Total Income		275,032	30,822	305,854	295,331
Expenditure on:					
Charitable Activities	5	241,410	82,132	323,542	259,358
Total Expenditure		241,410	82,132	323,542	259,358
Net Income/(Expenditure) for the financial year		33,622	(51,310)	(17,688)	35,973
Transfers between Funds	14	(50,333)	50,333	-	-
Net Movement in Funds		(16,711)	(977)	(17,688)	35,973
Reconciliation of Funds:					
Total funds brought forward at 1 April 2024		394,882	977	395,859	359,886
Total funds Carried Forward	14	378,171	-	378,171	395,859

The notes on pages 15 to 18, 20 form part of these accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU**(A COMPANY LIMITED BY GUARANTEE)****REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025**

BALANCE SHEET

	Note	Total Funds 31 March 2025	Total Funds 31 March 2024
		£	£
Fixed Assets			
Equipment - cost		32,828	32,828
Equipment - depreciation		32,828	32,828
	11	0	0
Current Assets			
Debtors	12	1,041	3,668
Cash		387,603	423,770
		388,644	427,439
Liabilities			
Creditors - amounts falling due within one year	13	10,473	31,579
Net Current Assets		378,171	395,859
Net Assets		378,171	395,859
Funds of the Charity	14		
Restricted funds			977
Unrestricted funds		278,171	294,882
Designated funds		100,000	100,000
		378,171	395,859

The notes on pages 19 to 20 form part of these accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

The trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit of its accounts for the period in question in accordance with Section 476 of the Act. The trustees acknowledge their responsibilities for ensuring that the company 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 31 March 2025 and of its surplus for the period then ended in accordance with the requirements of Sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006. These accounts were approved by the trustees on 25/11/25 and were signed on their behalf by:

L Iglesias
Treasurer



Date [27/11/2025](#)

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

a) Company limited by guarantee

The Charity is a Company limited by guarantee and is a registered Charity. Each members' liability would be limited to an amount not exceeding £1 in the event of the Charity winding up.

b) Basis of Preparation

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Issued in October 2019) – (Charities SORP (FRS 102)), the Charities Act 2011 and the Companies Act 2006.

Citizens Advice West Berkshire meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Citizens Advice West Berkshire is registered as a charitable company limited by guarantee (without share capital) incorporated in the UK with its registered office at 2nd Floor, Broadway House, 4 – 8 The Broadway, Newbury, RG14 1BA.

After making enquires, the trustees have a reasonable expectation that the charity has adequate resources to continue its activities for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Statement of Trustees Responsibilities on page 7.

c) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, which are described in note 1, trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimation and underlying 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 on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of revision and future periods if the revision affects the current and future periods.

In the view of the trustees, no assumptions concerning the future or estimation uncertainty affecting the assets and liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

ACCOUNTING POLICIES (continued)

d) Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

e) Income

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

The following specific policies are applied to particular categories of income:

- Donations are included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Investment income is included when receivable.
- Incoming resources from charitable activity are accounted for when earned.

ACCOUNTING POLICIES (continued)

f) Expenditure

Expenditure is recognized on an accrual basis as each liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Payroll costs are allocated to funds on a time agreed basis. Where costs are directly attributable to an activity they are charged to that activity. Other costs are apportioned to funds on the basis of the percentage of staff and volunteer time spent on that activity month by month.

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

Charitable expenditure relates to the one activity of the charity, provision of advice services, and is broken down by the nature of the expense as detailed in the notes.

Governance costs (costs associated with meeting the constitutional and statutory requirements of the charity, the independent examiner fees and costs in respect of the strategic management of the charity) have been included within charitable activities as an element of other support costs.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

g) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are those funds whose use is restricted for particular purposes by the donor. Designated funds are those funds set aside by the trustees for a specified purpose from unrestricted funds.

h) Future Provisions Fund

The trustees redesignated this fund to cover the risk that existing funding ceased, to cover operating costs and expected costs from the termination of activities. Funds are designated at the trustees' discretion.

i) Taxation

No tax is payable by the Citizens Advice West Berkshire on its charitable activities by virtue of its charitable status.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

ACCOUNTING POLICIES (continued)

j) VAT

Citizens Advice West Berkshire is not registered for VAT. Irrecoverable VAT is included within the relevant cost.

k) Fixed Assets

Items over £2,500 are capitalized in the Balance Sheet and depreciated over their estimated lives. Items under £2,500 are written off in the year in which they occur. IT equipment is depreciated over three years on a straight line basis.

l) Pension Contributions

Pension contributions are made to personal plans or to stakeholder plans for those staff who wish it. Costs are charged to the Statement of Financial Activities as incurred.

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

n) Creditors and provisions

Creditors and provisions are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025**2 Donations & Legacies**

			Total	Total
	Unrestricted	Restricted	2025	2024
	£	£	£	£
Voluntary Income				
Donations	49,255	-	49,255	38,577
	49,255		49,255	38,577

3 Income from Charitable Activities

			Total	Total
	Unrestricted	Restricted	2025	2024
	£	£	£	£
Advice Services:				
Gen Advice	213,616	-	213,616	199,720
Carers	-	20,860	20,860	20,860
MAPS	-			28,090
Outreach	-	9,962	9,962	6,285
	213,616	30,882	244,438	254,955

4 Other Income

			Total	Total
	Unrestricted	Restricted	2025	2024
	£	£	£	£
Bank Interest	12,161	-	12,161	1,788
Other Income	0	-	0	10
Total	12,161	0	12,161	1,798

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

5

CHARITABLE ACTIVITIES COSTS

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Charitable activities				
Direct Costs	82,152	29,244	111,396	85,239
Support costs (see below)	159,258	52,888	212,146	174,119
Total	241,410	82,132	323,542	259,358
Support costs				
Salaries/management	97,674	34,182	131,856	107,012
Governance	2,295	508	2,804	934
Other	59,289	18,198	77,487	66,173
Total	159,258	52,888	212,146	174,119

6

	2025	2024
	£	£
Independent Examiner's fee	936	1800

INFORMATION ABOUT TRUSTEES, DIRECTORS AND EMPLOYEES

	2025	2024
	£	£
Wages and salaries	213,136	172,822
Social Security costs	8,113	4,618
Pension costs	8,356	7,345
Total	229,605	184,784

The average number of FTE employees, analysed by function was:

	2025	2024
Chief Executive	30	30
Back office and Management Support	107	77
Advice & Information Services	59	45
Admin. & Supervision	58	35
Volunteers	223	187

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

No employee earned over £40,000 per annum

None of the trustees received a salary during the year or previous year. No trustees received any expenses (2024: nil).

Key management remuneration for the year was £39,071 (2023: £37,543).

Around 24 volunteers provide holistic advice on an individual basis to our clients. We also have volunteers who assist with administrative work in the office. In total our volunteers gave around 10,000 hours last year as advisers, trustees, receptionists and administrators and their contribution is estimated conservatively at over £250,000.

Taxation

As a charity the Citizens' Advice Bureau is exempt from tax on income and gains falling within section 505 of the taxes Act 1988 or s256 of the Taxation of chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

No tax charges have arisen in the Charity.

8	COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted Funds	Restricted Funds	Total Funds 2024
		£	£	£
	Income and Endowments from:			
	Donations and Legacies	38,577	-	38,577
	Charitable Activities	199,720	55,235	254,955
	Other - including Fundraising	1,798	-	1,798
	Total Income	240,095	55,235	295,331
	Resources expended			
	Charitable activities	66,305	193,052	259,358
	Total resources expended	66,305	193,052	259,358
	Net Income/(Expenditure) for the financial year	173,790	(137,817)	35,973
	Transfers between funds	(138,794)	138,794	
	Net movements in Funds	34,996	977	35,973
	Reconciliation of Funds:			
	Total funds brought forward	359,886	-	359,886
	Total Funds carried forward	394,882	977	395,859

9. LEASE COMMITMENT

The charity entered into a 10 year lease in 2018 having moved into around a third of its previous space. The annual rent is £12,000.

We also entered into a rolling lease for £6000 per annum over additional space with 6 months notice which is being funded by a specific donation to cover this rent.

10. CAPITAL COMMITMENTS

The charity has received a lottery grant to cover some of the capital costs. The funding covered some of the costs in 2023/24 the rest was spent in current financial year.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

11 Fixed assets

	Computer Equipment	Total
Cost		£
At 1 April 2023 and 31 March 2024	32,828	32,828
Additions 2024-25		0
	<u>32,828</u>	<u>32,828</u>
Depreciation		
At 1 April 2023 and 31 March 2024	32,828	32,828
Annual Charge 2024-25		0
	<u>32,828</u>	<u>32,828</u>
Net book value at end 2024	<u>-</u>	<u>-</u>
Net book value at 31 March 2025	<u>-</u>	<u>-</u>

12 Debtors - amounts falling due within one year

	2025	2024
	£	£
Accrued Income		
Prepayments	1,041	3,668
Trade Debtors	0	0
Cash at bank and in hand	387,603	423,770
	<u>388,644</u>	<u>427,439</u>

13 Creditors - amounts falling due within one year

	2025	2024
	£	£
Accounts payable	1,528	332
Other creditors including tax and social security	0	1,063
Accruals and Deferred Income	8,945	30,184
	<u>10,473</u>	<u>31,579</u>

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

14 Movement in Funds

	At 1 April 2024 £	Incoming Resources £	Outgoing Resources £	Transfers	At 31 March 2025 £
Restricted Funds:					
Advice services	977	30,822	(82,132)	50,333 -	0
	977	30,822	(82,132)	50,333 -	0
Unrestricted Funds:					
Designated funds	100,000	-			100,000
Unrestricted funds	294,882	275,032	(241,410)	(50,333)	278,171
	394,882	275,032	(241,410)	(50,333)	378,171
Total Funds	395,859	305,854	(323,542)	0	378,171

Purpose of funds:

Future Provisions Fund

The designated reserve continues to be held against risks of our existing funding ceasing or being interrupted due to political change, such as continuing local authority spending pressure etc.

We also have included £10,000 to designated reserves in anticipation of required IT upgrades.

Restricted Funds

	Balance Held at 31 March 2024	Incoming	Outgoing	Transfers	Balance Held at 31 March 2025
Carers	-	20,860	(52,918)	32,058	
Outreach	977	13,944	(29,214)	14,293	-
	977	34,804	82,132	46,351	-

Purpose of Funds

Carers - Funds for the provision of Citizens Advice services to Carers living

All Outreach - Funds to support outreach services

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

I report on the accounts of the company for the year ended 31 March 2025, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and the charitable company's trustees as a body in accordance with section 154 of the Charities Act 2011. My independent examiner's work has been undertaken so that I might state to the charitable company's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body for my independent examiner's work, for this report, or for the opinions I have formed.

Respective responsibilities of the trustees and the examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - b) to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Lee Baker FCA
Wenn Townsend

Oxford

Date 17 December 2025

WEST BERKSHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1115036

Accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

**WEST BERKSHIRE
CITIZENS ADVICE BUREAU**

(A COMPANY LIMITED BY GUARANTEE)

REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

UNAUDITED

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

The directors, who are the charity trustees for the purposes of the Charities Act 2011, submit their report together with the financial statements for the year ended 31 March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association 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 2015).

Objectives and Activities

Citizens Advice West Berkshire is established for the promotion of any charitable purpose, for the benefit of the community in the West Berkshire by the advancement of education, the protection of health and the relief of poverty, distress and sickness.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

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

Citizens Advice West Berkshire provides the following services to the people of West Berkshire:

- Generalist advice – by telephone, face to face, email and letter – Monday to Thursday
- Specialist advice to people with disabilities, long term health conditions and carers, focused on needs related to their conditions/caring responsibilities
- Money advice including specialist support for complex debt problems
- Help to develop budgeting and money management skills
- Consumer education

The generalist advice covers issues related to debt, welfare benefits, employment, housing, relationships and family, consumer and immigration amongst other areas. This advice is given by trained volunteers who offer holistic advice on an individual basis.

Citizens Advice West Berkshire is best known as an advice charity. However, its twin aim is to conduct research and campaigns to tackle the issues that bring clients to us in the first place, the root cause of their problems. We create compelling campaigns to deliver change for the benefit of all. The strength of our Research and Campaigns work was recognised by our external auditors.

Notable successes include:

Cost of Living Crisis

The cost of living crisis has again been the focus of our research and campaigns work. We regularly briefed Laura Farris MP on the impact of the cost of living crisis on her constituents, citing client case studies, and took part in a Cost of Living Fair she organised. We brief local Councilors, officers, charity leaders and other decision-makers, notably at the quarterly Cost of Living Hub.

Our sustained evidence-based campaigning, in coalition with other charities, secured tangible support measures for struggling households. These include an increase in the Local Housing Allowance,

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

an uprating of benefits in line with inflation, and the extension of the Household Support Fund. Over the coming year we will continue to campaign on the cost of living crisis, which is far from over.

Scams Awareness

We work in partnership with West Berkshire Council's Public Protection Partnership (PPP) to help raise awareness about scams, to help people spot scams and to give advice on what to do if they have been scammed. We joined the PPP at their stall at a highly successful Newbury Town Council Family Fun Day, to promote the annual Scams Awareness campaign. Many visitors shared their experience of scams.

Impact and performance

Our clients tell us that our advice has a huge impact on their lives; examples of the types of issues that we helped with during 2023/2024 are:

- Client A is in his 40s and has PTSD and ADHD. He also has dyslexia and so finds it difficult to fill in forms. He had been turned down for PIP (Personal Independence Payment, a disability benefit). Our Carers Team helped him to appeal, including supporting him in getting the necessary medical evidence. He was then successful in his appeal. He said that the benefit would improve the quality of his life.
- Client B is a pensioner with a number of physical and mental health conditions. He was in considerable debt and was struggling. We helped him with some short-term support, including arranging for him to have some food bank vouchers and for a Trust to pay for some heating oil for him. We also referred him to Adult Social Care who gave him a support worker to assist him with sorting out his paperwork. Mohammed filed for bankruptcy as a debt solution.
- We are seeing an increasing number of clients concerned about "living on red" and not being able to afford basic needs. We help to ensure that their income is maximised and help them manage their debt, as well as giving them budgeting advice.
- We have also seen an increase in clients needing help with housing issues, particularly people who can no longer afford private rented properties where prices have been driven up by the cost of living crisis. Clients have also had issues with maintenance and repair problems.

During the year, we helped the people of West Berkshire to be over £3,266,049 better off. Our financial value is conservative as we only calculate financial value where we have credible evidence. Even when we do have that evidence, the calculations we make, especially the deadweight and the optimism bias, provide us with a conservative estimate. It is likely that our financial value is much higher. Taking a conservative approach to our financial value helps us to provide credible figures. Many of our outcomes are due to us identifying entitlements to welfare benefits, including disability benefits and helping clients to claim. We achieved this by having over 8,148 contacts with and on behalf of our clients and helping them to deal with 10,127 issues (clients who we spoke to had more than one problem they wanted to discuss).

The number of clients that we have been able to help has increased by 27% compared to the previous year - a remarkable achievement for the people of West Berkshire needing advice and support. Citizens Advice values diversity and we strive to reach all sectors of our community and we monitor this so that we can adapt our services accordingly. The client experience is assessed by Citizens Advice nationally and Citizens Advice West Berkshire's results are in line with the national average. 78% of clients reported that they found a way forward after speaking to us and 83% of clients would recommend our service.

We are actively recruiting for new advisors and now have 4 new fully trained advisors and 2 new advisors starting their training.

Reserves

The Trustees have historically set a target of six months expenditure for our free reserves. The Board also retains a designated reserve to protect us against unexpected cuts in funding in the light of political uncertainty. The latter includes total £100,000 to cover capital expenditure and a redundancy/closure reserve in line with the other unitary

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

bureaux in Berkshire who, being a fraction of the size of a normal county have greater financial exposure and less ability to bid for big projects particularly in the medical field. Consequently, we have a greater need to show that we are a going concern for revenue funding and that we are financially robust. Unrestricted reserves of £294,882 (excluding designate funds) are available for any of the Charity's purposes and are above the minimum set out in the current policy.

We have now agreed a new 3 year contract with GC and WBC which gives us security to plan ahead. Our free reserves are marginally in excess of the target but there is much political and economic insecurity at the moment coupled with increasing demand for our help. The Board intends to use any excess free reserves in the short term to increase services such as extra opening hours.

Financial review

We began the year much as we did during the last financial year, with a planned budgetary deficit on the back of ongoing fixed funding arrangements whilst operational costs continued to rise. We were also aware of the strength of our reserves which have continued to grow year on year within our Balance Sheet. Whilst during uncertain economic times this is something which gives us reassurance in terms of our financial stability and must continue to be protected, we made a conscious decision in our budget to use a small amount of reserves during the year to ensure the continued delivery of services to our clients. This meant we predicted a small trading deficit during the financial year. Having said that, the outturn for the year again mirrored that of last year, a budgeted deficit turned into a small surplus on the back of operational costs (namely salary costs) being lower than forecast due to ongoing staff vacancies not being filled as early as expected.

With further regards to the management of our reserves and in particular the handling of the credit balances in our bank account, we have in the second half of the year invested funds in interest bearing accounts to bring in additional benefit, by way of credit interest. The investments are sufficiently spread both in terms of risk and duration to earn maximum return whilst maintaining a conservative approach. We are forecasting credit interest of c£5k p.a. which will be well received given our forecast shortfall in the next trading period.

We have invested in our charity during the year, both in terms of our IT infrastructure and our physical office environment. With regards to the former, we moved our server to the cloud, which whilst initially causing some disruption will support improved operational efficiency moving forward. Costs were met out of operational cashflow, given our lower than expected costs for the year. Turning to our office environment, we reworked the layout of our space (incorporating the back room) which has improved existing working conditions and given us increased capacity for expansion as needed in the future. Pleasingly, thanks to our Chief Officer's efforts, we were successful in obtaining a National Lottery Community grant of £23k which made a significant contribution to the premises costs, with the balance again being met out of cashflow.

The year ended with a net surplus of £36.0k (£7.2k in FY 22/23) which gave us a further boost to our reserves. However, we are again forecasting a small net deficit for the coming financial year as we ensure the full range of services can continue.

Details of the surplus for the 12 months to 31st March 2024 are set out in the Statement of Financial Activities.

We are very grateful to all our donors and funders including all of these significant contributions in 2023/24:

- £80,000 funding from West Berkshire Council
- £80,000 funding from Greenham Trust excluding Good Exchange donations below but including match funding.
- £20,860 Carers Grant from West Berkshire Council
- £20,000 from Newbury Town council
- £10,000 Care Act Funding from West Berkshire Council
- £15,000 from National Citizens Advice
- £4,996 from Berkshire Community Foundation
- £7,500 from Greenham Parish Council
- £4,785 from Thatcham Town Council towards our Outreach activity
- £23,124 Greenham Trust / West Berkshire Council – for additional debt advice capacity
- £1,500 from Hungerford Town Council towards our Outreach activity

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

- £23,500 from National Lottery towards our office extension

Donations via the Good Exchange including:

- £2,000 Miss Lawrence Trust
- £10,327 Other donations
- £6,250 from Susan Capner

Structure, governance and management

West Berkshire Citizens Advice Bureau is governed by a Memorandum and Articles of Association adopted 18 May 2006 and registered at Companies House under company number 05821486. The company was registered with the Charities Commission on 3rd July 2006 under charity number 1115036.

The charity's constitution dictates that the number of Trustees shall be a minimum of three and a maximum of fifteen. During the period under review the charity operated with an average of twelve Trustees.

External advertising is used to attract new trustees. All prospective candidates follow the same formal process and are assessed as to their skills and experience and matched against the needs of the charity. Those deemed suitable are interviewed by the Chair and one other trustee.

Each Trustee is elected for a period of three years. Those retiring are able to stand for re-election at the Annual General Meeting.

One member of the Trustee Board is nominated by each of West Berkshire Council (WBC) and Newbury Town Council (NTC).

The Officers of the charity are elected by the fellow members of the Trustee Board on an annual basis.

The day-to-day operation of the charity was left to the Chief Officer, Isabel Esperanca. We have recruited a new Advice Manager to support the Chief Officer.

The board wishes to express its thanks and appreciation to Isabel for all of her hard work and the commitment she has shown during the year.

Reference and administrative details

Citizens Advice West Berkshire was registered with the Charities Commission in England and Wales on 3rd July 2006 under charity number 1115036. It is a company limited by guarantee registered in England and Wales under company number 05821486.

The registered address and principal office at which the charity can be contacted is:

2nd Floor, Broadway House
4-8 The Broadway
Newbury
RG14 1BA

The trustees who have served during the period are as follows:

P Cowhig	Chair
A Arul	Vice Chair
J Dann	Treasurer
R Carter-Shaw	
M Fernandes	
R Sandford (resigned 23 March 2024)	
E O'Keeffe	

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

C Rowles	
S Slack	NTC nominee
F Dickson	
P Masters	

The following attend meetings as representatives but have no voting rights:

Isabel Esperanca	Chief Officer
P Freeman	Bureau Volunteer

Related Parties

West Berkshire Citizens Advice Bureau is fully affiliated to Citizens Advice, the national association of Citizens Advice Offices. They provide the information systems used by the charity as well as consultancy advice and support to West Berkshire staff.

West Berkshire Citizens Advice Bureau works within the nationally agreed Performance and Quality Framework. This includes monthly reviews of the Quality of Advice, moderated by Citizens Advice and an annual Leadership Self- Assessment, also reviewed by Citizens Advice.

Locally, West Berkshire Citizens Advice Bureau has operational links to a number of other voluntary bodies to which, and from which, it refers and receives clients.

There are also good operational links to the local Council, other statutory bodies and Registered Social Landlords.

Statement of Trustees Responsibilities for the Financial Statements

The trustees, who are the directors of the company, are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law.

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its net incoming resources for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 / Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 5 and 6.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

Independent Examiners

Wenn Townsend have been the charitable company's independent examiner since 2018 when they were appointed following a tender process.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the trustees and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'P. Cowhig', with a long horizontal stroke extending to the right.

P Cowhig

Date: 31 December 2024

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income and Endowments from:					
Donations and Legacies	2	38,577	-	38,577	32,371
Charitable Activities	3	199,720	55,235	254,955	251,094
Other	4	1,798	-	1,798	320
Total Income		240,095	55,235	295,331	283,785
Expenditure on:					
Charitable Activities	5	66,305	193,052	259,358	276,552
Total Expenditure		66,305	193,052	259,358	276,552
Net Income/(Expenditure) for the financial year		173,790	(137,817)	35,973	7,233
Transfers between Funds	14	(138,794)	138,794	-	-
Net Movement in Funds		34,996	977	35,973	7,233
Reconciliation of Funds:					
Total funds brought forward at 1 April 2023		359,886	-	359,886	352,653
Total funds Carried Forward	14	394,882	977	395,859	359,886

The notes on pages 15 to 19 form part of these accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

BALANCE SHEET

	Note	Total Funds 31 March 2024 £	Total Funds 31 March 2023 £
Fixed Assets			
Equipment - cost		32,828	32,828
Equipment - depreciation		32,828	32,828
	11	0	0
Current Assets			
Debtors	12	3,668	31,650
Cash		423,770	373,736
		427,439	405,386
Liabilities			
Creditors - amounts falling due within one year	13	31,579	45,500
Net Current Assets		395,859	359,886
Net Assets		395,859	359,886
Funds of the Charity	14		
Restricted funds		977	-
Unrestricted funds		294,882	259,886
Designated funds		100,000	100,000
		395,859	359,886

The notes on pages 20 to 21 form part of these accounts

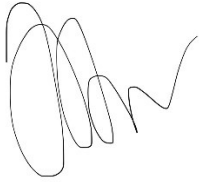
WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

The trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit of its accounts for the period in question in accordance with Section 476 of the Act. The trustees acknowledge their responsibilities for ensuring that the company 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 31 March 2024 and of its surplus for the period then ended in accordance with the requirements of Sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006. These accounts were approved by the trustees on 31 December 2024 and were signed on their behalf by:



J Dann
Treasurer

Date: 31 December 2024

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

a) Company limited by guarantee

The Charity is a Company limited by guarantee and is a registered Charity. Each members' liability would be limited to an amount not exceeding £1 in the event of the Charity winding up.

b) Basis of Preparation

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Issued in October 2019) – (Charities SORP (FRS 102)), the Charities Act 2011 and the Companies Act 2006.

West Berkshire Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

West Berkshire Citizens Advice Bureau is registered as a charitable company limited by guarantee (without share capital) incorporated in the UK with its registered office at 2nd Floor, Broadway House, 4 – 8 The Broadway, Newbury, RG14 1BA.

After making enquires, the trustees have a reasonable expectation that the charity has adequate resources to continue its activities for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Statement of Trustees Responsibilities on page 7.

c) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, which are described in note 1, trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimation and underlying 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 on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of revision and future periods if the revision affects the current and future periods.

In the view of the trustees, no assumptions concerning the future or estimation uncertainty affecting the assets and liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

ACCOUNTING POLICIES (continued)

d) Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

e) Income

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

The following specific policies are applied to particular categories of income:

- Donations are included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Investment income is included when receivable.
- Incoming resources from charitable activity are accounted for when earned.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

ACCOUNTING POLICIES (continued)

f) Expenditure

Expenditure is recognized on an accrual basis as each liability is incurred.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Payroll costs are allocated to funds on a time agreed basis. Where costs are directly attributable to an activity they are charged to that activity. Other costs are apportioned to funds on the basis of the percentage of staff and volunteer time spent on that activity month by month.

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

Charitable expenditure relates to the one activity of the charity, provision of advice services, and is broken down by the nature of the expense as detailed in the notes.

Governance costs (costs associated with meeting the constitutional and statutory requirements of the charity, the independent examiner fees and costs in respect of the strategic management of the charity) have been included within charitable activities as an element of other support costs.

g) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are those funds whose use is restricted for particular purposes by the donor. Designated funds are those funds set aside by the trustees for a specified purpose from unrestricted funds.

h) Future Provisions Fund

The trustees redesignated this fund to cover the risk that existing funding ceased, to cover operating costs and expected costs from the termination of activities. Funds are designated at the trustees' discretion.

i) Taxation

No tax is payable by the West Berkshire Citizens Advice Bureau on its charitable activities by virtue of its charitable status.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

ACCOUNTING POLICIES (continued)

j) VAT

West Berkshire Citizens Advice Bureau is not registered for VAT. Irrecoverable VAT is included within the relevant cost.

k) Fixed Assets

Items over £2,500 are capitalized in the Balance Sheet and depreciated over their estimated lives. Items under £2,500 are written off in the year in which they occur. IT equipment is depreciated over three years on a straight line basis.

l) Pension Contributions

Pension contributions are made to personal plans or to stakeholder plans for those staff who wish it. Costs are charged to the Statement of Financial Activities as incurred.

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

n) Creditors and provisions

Creditors and provisions are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

2 Donations & Legacies

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Voluntary Income				
Donations	38,577	-	38,577	32,371
	38,577		38,577	32,371

3 Income from Charitable Activities

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Advice Services:				
Gen Advice	199,720	-	199,720	176,809
Carers	-	20,860	20,860	20,860
MAPS	-			43,654
MAS	-	28,090	28,090	
Outreach	-	6,285	6,285	5,850
CitA Cost of Living	-	-	-	
Investment and Other		-	-	3,921
	199,720	55,235	254,955	251,094

4 Other Income

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Bank Interest	1,788	-	1,788	320
Other Income	10	-	10	
Total	1,798	-	1,798	320

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

5 CHARITABLE ACTIVITIES COSTS

Charitable activities	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Direct Costs	25,654	59,585	85,239	127,340
Support costs (see below)	40,651	133,468	174,119	149,212
Total	66,305	193,052	259,358	276,552
Support costs				
Salaries/management	29,437	77,575	107,012	208,348
Governance	318	616	934	895
Other	10,897	55,277	66,173	67,309
Total	40,651	133,468	174,119	276,552

6	2024	2023
	£	£
Independent Examiner's fee	888	840

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

7 INFORMATION ABOUT TRUSTEES, DIRECTORS AND EMPLOYEES

	2024	2023
	£	£
Wages and salaries	172,822	191,522
Social Security costs	4,618	9,268
Pension costs	7,345	7,558
Total	184,784	208,348

	2024	2023
	TOTAL	TOTAL
The average number of FTE employees was:		
Number of employees	12	13
Full-time equivalents	7	7

The weekly hours, analysed by function were:

	2024	2023
Chief Executive	30	30
Back office and Management Support	77	103
Advice & Information Services	45	78
Admin. & Supervision	35	37
Volunteers	187	176

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

No employee earned over £40,000 per annum

None of the trustees received a salary during the year or previous year. No trustees received any expenses (2023: nil).

Key management remuneration for the year was £37,543 (2023: £57,935).

Around 28 volunteers provide holistic advice on an individual basis to our clients. We also have volunteers who assist with administrative work in the office. In total our volunteers gave around 10,000 hours last year as advisers, trustees, receptionists and administrators and their contribution is estimated conservatively at over £250,000.

Taxation

As a charity the Citizens' Advice Bureau is exempt from tax on income and gains falling within section 505 of the taxes Act 1988 or s256 of the Taxation of chargeable Gains Act 1992 to the extent that these are applied to its charitable objects
No tax charges have arisen in the Charity.

8	COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted Funds	Restricted Funds	Total Funds 2023
		£	£	£
	Income and Endowments from:			
	Donations and Legacies	32,371	-	32,371
	Charitable Activities	180,730	70,364	251,094
	Other - including Fundraising	320	-	320
	Total Income	213,421	70,364	283,785
	Resources expended			
	Charitable activities	179,036	97,516	276,552
	Total resources expended	179,036	97,516	276,552
	Net Income/(Expenditure) for the financial year	34,385	(27,152)	7,233
	Transfers between funds	(27,152)	27,152	
	Net movements in Funds	7,233	-	7,233
	Reconciliation of Funds:			
	Total funds brought forward	352,653	-	352,653
	Total Funds carried forward	359,886	-	359,886

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

9. LEASE COMMITMENT

The charity entered into a 10 year lease in 2018 having moved into around a third of its previous space. The annual rent is £12,000.

We also entered into a rolling lease for £6000 per annum over additional space with 6 months notice which is being funded by a specific donation to cover this rent.

10. CAPITAL COMMITMENTS

The Charity has received a lottery grant to cover some of the capital costs. The funding partially got deferred, due to timing. The Charity is committed to spend this money fully in next financial year.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

11 Fixed assets

	Computer Equipment	Total
Cost		£
At 1 April 2022 and 31 March 2023	32,828	32,828
Additions 2023-24		0
	32,828	32,828
Depreciation		
At 1 April 2022 and 31 March 2023	32,828	32,828
Annual Charge 2023-24		0
	32,828	32,828
Net book value at end 2023	-	-
Net book value at 31 March 2024	-	-

12 Debtors - amounts falling due within one year

	2024	2023
	£	£
Accrued Income		
Prepayments	3,668	3,000
Trade Debtors	0	28,650
Cash at bank and in hand	423,770	373,736
	427,439	405,386

13 Creditors - amounts falling due within one year

	2024	2023
	£	£
Accounts payable	332	0
Other creditors including tax and social security	1,063	44,404
Accruals and Deferred Income	30,184	
Others	0	1,096
	31,579	45,500

14 Movement in Funds

	At 1 April 2023	Incoming Resources	Outgoing Resources	Transfers	At 31 March 2024
	£	£	£		£
Restricted Funds:					

	-	55,235	(193,052)	138,794	977
Unrestricted Funds:					
Designated reserve fund	100,000	-	-	-	100,000
General fund	259,886	240,095	(66,305)	(138,794)	294,882
REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024					
	359,886	240,095	(66,305)	(138,794)	394,882
Total Funds	359,886	295,331	(259,358)	0	395,859

Purpose of funds:

Future Provisions Fund

The designated reserve continues to be held against risks of our existing funding ceasing or being interrupted due to political change, such as continuing local authority spending pressure etc.

We also have included £10,000 to designated reserves in anticipation of required IT upgrades.

Restricted Funds

	Balance Held at 31 March 2023	Incoming	Outgoing	Transfers	Balance Held at 31 March 2024
Carers	-	20,860	(84,423)	63,563	-
MAPS	-	28,090	(102,958)	74,867	-
MAS	-	0	(364)	364	-
Outreach	-	6,285	(5,308)	-	977
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	55,235	193,052	138,794	977

Purpose of Funds

Carers - Funds for the provision of Citizens Advice services to Carers living in West Berkshire

MaPS - Funds provided by Money Advice Pension Service for an adviser including training and support

All Outreach - Funds to support outreach services

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

I report on the accounts of the company for the year ended 31 March 2024, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and the charitable company's trustees as a body in accordance with section 154 of the Charities Act 2011. My independent examiner's work has been undertaken so that I might state to the charitable company's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body for my independent examiner's work, for this report, or for the opinions I have formed.

Respective responsibilities of the trustees and the examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - b) to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Wenn Townsend

Oxford

Date: 06 January 2025

WEST BERKSHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1115036

Accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)
REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

Company Number: 5821486
Charity number: 1115036

**WEST BERKSHIRE
CITIZENS ADVICE
BUREAU**
(A COMPANY LIMITED BY GUARANTEE)
REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

UNAUDITED

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

The directors, who are the charity trustees for the purposes of the Charities Act 2011, submit their report together with the financial statements for the year ended 31 March 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association 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 2015).

Objectives and Activities

Citizens Advice West Berkshire is established for the promotion of any charitable purpose, for the benefit of the community in the West Berkshire by the advancement of education, the protection of health and the relief of poverty, distress and sickness.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

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

Citizens Advice West Berkshire provides the following services to the people of West Berkshire:

- Generalist advice – by telephone, face to face, email and letter – Monday to Thursday
- Specialist advice to people with disabilities, long term health conditions and carers, focused on needs related to their conditions/caring responsibilities
- Money advice including specialist support for complex debt problems
- Help to develop budgeting and money management skills
- Consumer education

The generalist advice covers issues related to debt, welfare benefits, employment, housing, relationships and family, consumer and immigration amongst other areas. This advice is given by trained volunteers who offer holistic advice on an individual basis.

Citizens Advice West Berkshire is best known as an advice charity. However, its twin aim is to conduct research and campaigns to tackle the issues that bring clients to us in the first place, the root cause of their problems. We create compelling campaigns to deliver change for the benefit of all. The strength of our Research and Campaigns work was recognised by our external auditors who awarded it full marks with a score of five out of a possible five.

Notable successes include:

Cost of Living Crisis

We submitted evidence to national Citizens Advice and local decision makers on the impact of the rising cost of living on our clients, including people having to make difficult choices between heating and eating. Laura Farris MP supported our call for an increase of benefits by 10.1%, in line with inflation, a measure adopted by the Chancellor in his Autumn Statement. Laura Farris mentioned us in the parliamentary debate on the Autumn Statement and the Chancellor commended our work.

Our evidence also helped secure additional support for households through a Cost of Living support package which included provisions for people who had missed out on previous energy support schemes as they did not have a direct relationship with their energy supplier or used alternative fuels.

Scams Awareness

CAWB took part in the annual Scams Awareness Campaign together with West Berkshire Council Trading Standards Service (Public Protection Partnership). We shared a stall at a very successful Family Fun Day organized by Newbury Town Council, which attracted large crowds. We spoke to visitors about strategies for

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

dealing with scammers and how to report scams. In addition, we met the Newbury Mayor and local councillors, as well as members of the emergency services who conduct safety or welfare checks on vulnerable people.

In arranging these services, the Trustee Board have had due regard to Public Benefit guidance issued by the Charity Commission.

Citizens Advice West Berkshire is best known as an advice charity. However, its twin aim is to conduct research and campaigns to tackle the issues that bring clients to us in the first place, the root cause of their problems. We create compelling campaigns to deliver change for the benefit of all. The strength of our Research and Campaigns work was recognised by our external auditors who awarded it full marks with a score of five out of a possible five.

Impact and performance

Our clients tell us that our advice has a huge impact on their lives; examples of the types of issues that we helped with during 2022/2023 are:

- Client A was unwell and no longer able to work. He had never claimed benefits before and was very anxious about his situation and how he was going to fund his daily living costs. We were able to inform him about his eligibility for Universal Credit, New Style Employment Support Allowance and council tax reduction. We also referred him to our Carers Team who helped him complete a Personal Independence Payment (a disability benefit) application form.
- Client B did not feel confident in using the computer. She asked us for help with her energy billing. She had moved energy supplier and needed to understand how much she owed because of a confusion over meter readings. We were able to ring the new energy supplier on her behalf and reduce her bill by £1540.
- We are seeing an increasing number of clients concerned about the cost of living rises. We help to ensure that their income is maximised and that they are receiving everything they are entitled to, as well as giving budgeting advice.
- We have also been seeing several clients, in both Housing Association and privately rented properties, who are having problems with damp and mould.

During the year, we helped the people of West Berkshire to be over £2,652,684 better off. Our financial value is conservative as we only calculate financial value where we have credible evidence. Even when we do have that evidence, the calculations we make, especially the deadweight and the optimism bias, provide us with a conservative estimate. It is likely that our financial value is much higher. Taking a conservative approach to our financial value helps us to provide credible figures. Many of our outcomes are due to us identifying entitlements to welfare benefits, including disability benefits and helping clients to claim. We achieved this by having over 8,799 contacts with and on behalf of our clients and helping them to deal with 9,704 issues (clients who we spoke to had more than one problem they wanted to discuss).

The number of clients that we have been able to help has increased by 7% - a remarkable achievement for the people of West Berkshire needing advice and support. Citizens Advice values diversity and we strive to reach all sectors of our community and we monitor this so that we can adapt our services accordingly. The client experience is assessed by Citizens Advice nationally and Citizens Advice West Berkshire's results are in line with the national average. 74% of clients have reported that their problem has been solved following speaking to us, 84% of clients would recommend our service and 82% said that they were able to move forward with their problem following the advice they were given.

We are actively recruiting for new advisors and now have 4 new fully trained advisors and 2 new advisors starting their training.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

Reserves

The Trustees have historically set a target of six months expenditure for our free reserves.

The Board also retains a designated Future Provisions reserve to protect us against unexpected cuts in funding in the light of political uncertainty. The latter totals £100,000 and includes £10,000 as we approach the need for inevitable IT upgrades/renewals, in particular our main server is ageing. This practice is in line with the other Citizens Advice charities in Berkshire.

As set out in the Financial Review below we saw a small unplanned surplus and so we end the year with reserves well above this target level. We have agreed a new funding arrangement with our biggest funders – a partnership between West Berkshire Council and Greenham Trust, this extends their core funding at the same level it has been for the last four years. We have been able to secure some additional funding for the upcoming year to meet the needs emerging from the cost of living crisis, but with the challenge that inflation is bringing we are going to need to find additional funding over the next few years to cover our expected costs, so the board has agreed that it is appropriate that we enter into this period with above target reserves.

Total free reserves carried forward are £259,886.

	Balance 1 April 2022	Movement For the Period	Balance 31 March 2023
Restricted Funds	0		0
Designated Funds	100,000		100,000
Unrestricted Funds	<u>252,653</u>	<u>7,233</u>	<u>259,886</u>
Total	<u>352,653</u>	<u>7,233</u>	<u>359,886</u>

Financial review

As we entered the year we were budgeting for a sizeable deficit as our biggest funders extended their 3 year funding agreement with us for a fourth year but at a flat rate and some of the one off funding available to help during the pandemic was coming to an end, at the same time we were planning for a continued return to office working (albeit hybrid working) which would increase our costs while allowing us to offer greater access for clients. All this as inflation was already taking off. In the event the return to the office did continue and so our office costs did increase, but we were substantially underspent on salaries largely due to running vacancies in management and supervision. In total we were around £20,000 below our cost budget. At the same time we were almost £20,000 above our income budget, in part as the MaPS project was extended for most of the year. As a result we ended the year with an unplanned surplus of £7,233, reflected in the increase in the level of reserves noted above.

Details of the surplus for the 12 months to 31st March 2023 are set out in the Statement of Financial Activities.

We are very grateful to all of our donors and funders including all of these significant contributions in 2022/23:

- £84,490 funding from West Berkshire Council
- £75,640 funding from Greenham Trust excluding Good Exchange donations below but including match funding.
- £43,654 Money Advice and Pension Service for debt advice via Citizens Advice
- £20,860 Carers Grant from West Berkshire Council
- £20,000 from Newbury Town council
- £10,000 Care Act Funding from West Berkshire Council
- £6,000 from Susan Capner
- Donations via the Good Exchange including:
 - £3,000 Englefield Charitable Trust
 - £1,750 Sovereign Housing Association
 - £1,500 Miss Lawrence Trust
- £4,350 from Thatcham Town Council towards our Outreach activity
- £2,555 Greenham Trust / West Berkshire Council – for Additional debt advice capacity
- £1,500 from Hungerford Town Council towards our Outreach activity
- £1,185 Co-op Community Fund

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management

Citizens Advice West Berkshire is governed by a Memorandum and Articles of Association adopted 18 May 2006 and registered at Companies House under company number 5821486. The company was registered with the Charities Commission on 3rd July 2006 under charity number 1115036.

The charity dictates that the number of Trustees shall be a minimum of three and a maximum of fifteen. During the period under review the charity operated with an average of eleven Trustees.

External advertising is used to attract new trustees. All prospective candidates follow the same formal process and are assessed as to their skills and experience and matched against the needs of the charity. Those deemed suitable are interviewed by the Chair and one other trustee.

Each Trustee is elected for a period of three years. Those retiring are able to stand for re-election at the Annual General Meeting.

One member of the Trustee Board is nominated by each of West Berkshire Council (WBC) and Newbury Town Council (NTC).

The Officers of the charity are elected by the fellow members of the Trustee Board on an annual basis.

The day-to-day operation of the charity for most of the year was left to the Chief Executive, Sue Mackie, assisted by the Deputy Manager, Isabel Esperança. After many years of service, Sue gave notice that she was retiring and after an open selection process, Isabel was appointed as the new Chief Officer in October 2022. Sue remained in the organisation to help with the transition until the end of the financial year. We are in the process of recruiting a new Advice Manager to support the new Chief Officer.

The board wishes to express its thanks and appreciation to Sue for all of the service she has given in a number of different roles and for the strength of the organisation she passes on.

Reference and administrative details

Citizens Advice West Berkshire was registered with the Charities Commission in England and Wales on 3rd July 2006 under charity number 1115036. It is a company limited by guarantee registered in England and Wales under company number 5821486.

The registered address and principal office at which the charity can be contacted is:

2nd Floor, Broadway House
4-8 The Broadway
Newbury
RG14 1BA

The trustees who have served during the period are as follows:

- | | |
|-----------------|-------------|
| • P Cowhig | Chair |
| • A Arul | Vice Chair |
| • P Masters | Treasurer |
| • R Carter-Shaw | |
| • M Fernandes | |
| • R Sandford | |
| • E O'Keeffe | |
| • J Dann | |
| • S Slack | NTC nominee |
| • C Rowles | WBC nominee |
| • F Dickson | |

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

The following attend meetings as representatives but have no voting rights

- | | |
|--------------------|--|
| • S Mackie | Chief Executive Officer / Operations Manager |
| • Isabel Esperanca | Deputy Manager / Chief Officer |
| • P Freeman | Bureau Volunteer |
| • S Grimditch | Bureau Volunteer |

Related Parties

West Berkshire Citizens Advice Bureau is fully affiliated to Citizens Advice, the national association of Citizens Advice Offices. They provide the information systems used by the charity as well as consultancy advice and support to West Berkshire staff.

Citizens Advice West Berkshire works within the nationally agreed Performance and Quality Framework. This includes monthly reviews of the Quality of Advice, moderated by Citizens Advice and an annual Leadership Self-Assessment, also reviewed by Citizens Advice; this replaces the old 3 yearly audits.

Locally, Citizens Advice West Berkshire has operational links to a number of other voluntary bodies to which, and from which, it refers and receives clients.

There are also good operational links to the local Council, other statutory bodies and Registered Social Landlords.

Statement of Trustees Responsibilities for the Financial Statements

The trustees, who are the directors of the company, are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law.

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its net incoming resources for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 / Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 6.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

Independent Examiners

Wenn Townsend have been the charitable company's independent examiner since 2018 when they were appointed following a tender process.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the trustees and signed on their behalf by:

P Cowhig

A handwritten signature in black ink, appearing to read 'P. Cowhig', with a long horizontal stroke extending to the right.

Date: 30 June 2023

WEST BERKSHIRE CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023	Total 2022
Income and endowments from:					
Donations	2	32,371	-	32,371	35,158
Charitable activities	3	180,730	70,364	251,094	264,131
Investment & other		320	-	320	2,315
Total		213,421	70,364	283,785	301,604
Expenditure on:					
Charitable activities	4	179,036	97,516	276,552	263,740
Total		179,036	97,516	276,552	263,740
Net income/(Expenditure)		34,385	(27,152)	7,233	37,864
Transfers between funds		(27,152)	27,152	-	-
Net movement in funds for the year		7,233	-	7,233	37,864
Total funds brought forward at 1 April 2022		352,653	-	352,653	314,789
Total funds carried forward at 31 March 2023		359,886	-	359,886	352,653

The notes on pages 10 to 18 form part of these accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET

AS AT 31 MARCH 2023

Company Number: 5821486

	Notes	2023	2022
		£	£
Fixed Assets	5	<u>-</u>	<u>-</u>
Current Assets			
Debtors and Prepayments	6	31,650	29,046
Cash at bank and in hand		<u>373,736</u>	<u>339,188</u>
		405,386	368,234
Liabilities: amounts falling due within one year	7	<u>(45,500)</u>	<u>(15,581)</u>
Net Current Assets		<u>359,886</u>	<u>352,653</u>
Total Assets		<u>359,886</u>	<u>352,653</u>
Funds			
Unrestricted	9	259,886	252,653
Designated	9	100,000	100,000
Restricted	8	<u>-</u>	<u>-</u>
Total Funds	10	<u>359,886</u>	<u>352,653</u>

The trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit of its accounts for the period in question in accordance with Section 476 of the Act. The trustees acknowledge their responsibilities for ensuring that the company 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 31 March 2023 and of its surplus for the period then ended in accordance with the requirements of Sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

These accounts were approved by the trustees on 28 June 2023 and were signed on their behalf by:-

P Masters
Treasurer



Date June 30th 2023

The notes on pages 10 to 18 form part of these accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

a) Company limited by guarantee

The Charity is a Company limited by guarantee, and is a registered Charity. Each members' liability would be limited to an amount not exceeding £1 in the event of the Charity winding up.

b) Basis of Preparation

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Issued in October 2019) – (Charities SORP (FRS 102)), the Charities Act 2011 and the Companies Act 2006.

Citizens Advice West Berkshire meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Citizens Advice West Berkshire is registered as a charitable company limited by guarantee (without share capital) incorporated in the UK with its registered office at 2nd Floor, Broadway House, 4 – 8 The Broadway, Newbury, RG14 1BA.

After making enquires, the trustees have a reasonable expectation that the charity has adequate resources to continue its activities for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Statement of Trustees Responsibilities on page 7.

c) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, which are described in note 1, trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimation and underlying 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 on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of revision and future periods if the revision affects the current and future periods.

In the view of the trustees, no assumptions concerning the future or estimation uncertainty affecting the assets and liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

ACCOUNTING POLICIES (continued)

d) Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

e) Income

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

The following specific policies are applied to particular categories of income:

- Donations are included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Investment income is included when receivable.
- Incoming resources from charitable activity are accounted for when earned.

f) Expenditure

Expenditure is recognized on an accrual basis as each liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Payroll costs are allocated to funds on a time agreed basis. Where costs are directly attributable to an activity they are charged to that activity. Other costs are apportioned to funds on the basis of the percentage of staff and volunteer time spent on that activity month by month.

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

Charitable expenditure relates to the one activity of the charity, provision of advice services, and is broken down by the nature of the expense as detailed in the notes.

Governance costs (costs associated with meeting the constitutional and statutory requirements of the charity, the independent examiner fees and costs in respect of the strategic management of the charity) have been included within charitable activities as an element of other support costs.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

ACCOUNTING POLICIES (continued)

g) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are those funds whose use is restricted for particular purposes by the donor. Designated funds are those funds set aside by the trustees for a specified purpose from unrestricted funds.

h) Future Provisions Fund

The trustees redesignated this fund to cover the risk that existing funding ceased, to cover operating costs and expected costs from the termination of activities. Funds are designated at the trustees' discretion.

i) Taxation

No tax is payable by the Citizens Advice West Berkshire on its charitable activities by virtue of its charitable status.

j) VAT

Citizens Advice West Berkshire is not registered for VAT. Irrecoverable VAT is included within the relevant cost.

k) Fixed Assets

Items over £2,500 are capitalized in the Balance Sheet and depreciated over their estimated lives. Items under £2,500 are written off in the year in which they occur. IT equipment is depreciated over three years on a straight line basis.

l) Pension Contributions

Pension contributions are made to personal plans or to stakeholder plans for those staff who wish it. Costs are charged to the Statement of Financial Activities as incurred.

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

n) Creditors and provisions

Creditors and provisions are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

2. DONATIONS

	Unrestricted Funds £	Restricted Funds £	2023 TOTAL £	2022
Newbury Town Council	20,000		20,000	20,000
Net donations via Good Exchange	8,450		8,450	8,981
Newbury & Crookham Golf Club	-		-	2,308
Other	3,921		3,921	3,869
	32,371	-	32,371	35,158
Donations via the Good Exchange of include donations from:	8,450			
Englefield Charitable Trust	3,000			
Sovereign Housing Association	1,750			
Miss Lawrence Trust	1,500			
Other donations less fees	2,200			

3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2023 TOTAL £	2022
Local Authority grants & contracts	84,490.00	20,860	105,350	114,216
Greenham Trust + Good Exch Matching	75,640.00		75,640	75,510
Citizens Advice - MaPS		43,654	43,654	35,105
Adult Social Care - Care Act	10,000.00		10,000	10,000
Sue Capner	6,000.00		6,000	6,000
Thatcham Town Council		4,350	4,350	4,200
GT / WBC - Debt Advice Capacity	2,555.00		2,555	-
Hungerford Town Council		1,500	1,500	2,400
Co-op community fund	1,185		1,185	-
Citizens Advice - Help to Claim		-	-	13,659
EFES	-		-	2,041
West Berkshire Community Fund	-		-	1,000
Other	860		860	-
	180,730	70,364	251,094	264,131
Bank interest	320		320	279
Other income	-		-	2,036
	181,050	70,364	251,414	264,410

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

4. TOTAL RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	2022 £
Staff costs:				
Salaries	117,887	73,635	191,522	196,298
Employers NICs	5,705	3,563	9,268	9,184
Pension contributions	4,652	2,906	7,558	9,746
	<u>128,244</u>	<u>80,104</u>	<u>208,348</u>	<u>215,228</u>
Other support costs:				
Premises	18,933	7,320	26,253	24,508
Office expenses	16,899	5,202	22,101	15,156
Office equipment	14,222	4,733	18,955	8,013
Governance			895	835
Independent Exam	693	147		
Other	45	10		
Total Charitable and support costs	<u>50,792</u>	<u>17,412</u>	<u>68,204</u>	<u>48,512</u>
Provision of advice services	<u>179,036</u>	<u>97,516</u>	<u>276,552</u>	<u>263,740</u>
			2023 TOTAL	2022 TOTAL
The average number of employees was:				
Number of employees			13	14
Full-time equivalents			6.7	7.4
The weekly hours are as follows:				
			Hrs/wk	Hrs/wk
Chief Executive			30	30
Back office & Management Support			103	87
Case Workers			78	94
Supervision			37	62
Volunteers			176	176

No employee earned over £60,000 per annum

None of the trustees received a salary during the year or previous year. No trustees received any expenses (2022: nil).

Key management remuneration for the year was £57,935 (2022: £68,359).

Around 30 volunteers provide holistic advice on an individual basis to our clients. We also have volunteers who assist with administrative work in the office. In total our volunteers gave around 10,000 hours last year as advisers, trustees, receptionists and administrators and their contribution is estimated conservatively at over £250,000.

Taxation

As a charity the Citizens' Advice Bureau is exempt from tax on income and gains falling within section 505 of the taxes Act 1988 or s256 of the Taxation of chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

5. FIXED ASSETS

COST:	£
At 1 April 2022	32,828
Disposals	-
At 31st March 2023	<u>32,828</u>

DEPRECIATION

At 1 April 2022	32,828
Charge for period	-
Adjustment on Disposal	-
At 31st March 2023	<u>32,828</u>

NET BOOK VALUE

At 1 April 2022	-
At 31st March 2023	<u>-</u>

6. DEBTORS

	2023 £	2022 £
Prepayments	3,000	3,536
Debtors	28,650	25,510
	<u>31,650</u>	<u>29,046</u>

All debtors are basic financial instruments measured at transaction value, with the exception of prepayments.

Cash at bank and on hand	<u>373,736</u>	339,188
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7. CREDITORS: Amounts falling due within one year

	2023 £	2022 £
Social security and PAYE	-	-
Accruals and deferred income	44,404	15,169
Pension creditor	-	-
Other creditors	1,096	412
	<u>45,500</u>	<u>15,581</u>

All creditors are basic financial instruments measured at transaction value, with the exception of taxation and social security.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

8. RESTRICTED FUNDS

	Balance 01-Apr-22	Movement in Resources			Balance 31-Mar-23
		Incoming	Outgoing	Transfers	
Carers	-	20,860	47,687	26,827	-
MaPS	-	43,654	43,654	-	-
All Outreaches	-	5,850	6,175	325	-
	<u>-</u>	<u>70,364</u>	<u>97,516</u>	<u>27,152</u>	<u>-</u>

Purpose of Funds

Carers - Funds for the provision of Citizens Advice services to Carers living in West Berkshire

MaPS - Funds provided by Money Advice Pension Service for an adviser including training and support

All Outreach - Funds to support outreach services

9. UNRESTRICTED FUNDS

	Balance 01-Apr-22	Movement in Resources			Balance 31-Mar-23
		Incoming	Outgoing	Transfers	
Designated					
Future Provisions Fund	100,000	-	-	-	100,000
Total Designated	100,000	-	-	-	100,000
General	252,653	213,421	179,036	(27,152)	259,886
	<u>352,653</u>	<u>213,421</u>	<u>179,036</u>	<u>(27,152)</u>	<u>359,886</u>

Purpose of funds:

Future Provisions Fund

The designated reserve continues to be held against risks of our existing funding ceasing or being interrupted due to political change, such as continuing local authority spending pressure etc.

We also have included £10,000 to designated reserves in anticipation of required IT upgrades.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Current Assets £	Creditors £	2023 Total £
Restricted Funds	-	-	-
Unrestricted Funds - Designated	100,000	-	100,000
Unrestricted Funds - General	305,386	(45,500)	259,886
Total funds	<u>405,386</u>	<u>(45,500)</u>	<u>359,886</u>

	Current Assets £	Creditors £	2022 Total £
Comparative			
Restricted Funds	-	-	-
Unrestricted Funds - Designated	100,000	-	100,000
Unrestricted Funds - General	268,234	(15,581)	252,653
Total funds	<u>368,234</u>	<u>(15,581)</u>	<u>352,653</u>

11. CAPITAL COMMITMENTS

There were no capital commitments at the balance sheet date

12. LEASE COMMITMENT

The charity entered into a 10 year lease in 2018 having moved into around a third of its previous, space. The annual rent is £12,000.

We also entered into a rolling lease for £6000 per annum over additional space with 6 months notice which is being funded by a specific donation to cover this rent.

WEST BERKSHIRE CITIZENS ADVICE BUREAU**(A COMPANY LIMITED BY GUARANTEE)****NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 31 MARCH 2023****13. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	2022 Total £
INCOME AND ENDOWMENTS FROM:			
Donations	35,158	-	35,158
Charitable activities	187,906	76,225	264,131
Investments	2,315	-	2,315
Total	225,379	76,225	301,604
EXPENDITURE ON:			
Charitable activities	146,580	117,160	263,740
Total	146,580	117,160	263,740
Net Income/(Expenditure) for the year	78,799	(40,935)	37,864
Transfer between funds	(40,935)	40,935	-
Net movement in funds for the year	37,864	-	37,864
Funds brought forward at 1 April 2021	314,789	-	314,789
Funds carried forward at 31 March 2022	352,653	-	352,653

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WEST BERKSHIRE CITIZENS ADVICE BUREAU

I report on the accounts of the company for the year ended 31 March 2023, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and the charitable company's trustees as a body in accordance with section 154 of the Charities Act 2011. My independent examiner's work has been undertaken so that I might state to the charitable company's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body for my independent examiner's work, for this report, or for the opinions I have formed.

Respective responsibilities of the trustees and the examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - b) to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Wenn Townsend

Oxford

Date: 20 July 2023

WEST BERKSHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1115036

Accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2022

Company Number: 5821486

Charity number: 1115036

**WEST BERKSHIRE
CITIZENS ADVICE
BUREAU**

(A COMPANY LIMITED BY GUARANTEE)

**REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31
MARCH 2022**

UNAUDITED

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2022

The directors, who are the charity trustees for the purposes of the Charities Act 2011, submit their report together with the financial statements for the year ended 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association 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 2015).

Objectives and Activities

Citizens Advice West Berkshire is established for the promotion of any charitable purpose, for the benefit of the community in the West Berkshire by the advancement of education, the protection of health and the relief of poverty, distress and sickness.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

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

Citizens Advice West Berkshire provides the following services to the people of West Berkshire:

- Generalist advice – by telephone, face to face, email and letter in Newbury, face to face at 2 GP Surgeries and one library in the area – Monday to Thursday
- Specialist advice to people with disabilities, long term health conditions and carers, focused on needs related to their conditions/caring responsibilities
- Money advice including specialist support for complex debt problems
- Help to develop budgeting and money management skills
- Consumer education
- Financial assessments of some beneficiaries of the Community Furniture Project's Essential Household Goods scheme
- Specialist support to members of Newbury and District MS Society, primarily with claims for sickness/disability benefits
- Universal Credit Help to Claim – helping clients with applications and support to first payment

The generalist advice covers issues related to debt, welfare benefits, employment, housing, relationships and family, consumer and immigration amongst other areas. This advice is given by trained volunteers who offer holistic advice on an individual basis.

Citizens Advice West Berkshire is best known as an advice charity. However, its twin aim is to conduct research and campaigns to tackle the issues that bring clients to us in the first place, the root cause of their problems. We create compelling campaigns to deliver change for the benefit of all. The strength of our Research and Campaigns work was recognised by our external auditors who awarded it full marks with a score of five out of a possible five.

Notable successes include:

Cost of Living Crisis

We submitted evidence to national Citizens Advice on the impact of the rising cost of living on our clients, including people having to make difficult choices between heating and eating. We

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2022

kept Laura Farris MP regularly briefed on the impact of the cost of living crisis on her constituents, citing client case studies. Laura raised our concerns with colleagues in the Treasury. Our evidence helped secure significant support for households through the Chancellor's Spring Statement and the additional Cost of Living support package.

Green Paper on Health and Disability

We responded to DWP's consultation on the Green Paper on Health and Disability, drawing on the experience of our specialist Carers Advice Service. Using client case studies, we called for improvements to disability assessments including:

- claimants to choose the assessment method that suits them best
- an end to repeat assessments where a person has a long-standing disability or health condition which will not improve
- assessors to have appropriate qualifications and experience

We also addressed the issue of the support that people want and expect from advocacy, which was included in the national Citizens Advice consultation response.

In arranging these services, the Trustee Board have had due regard to Public Benefit guidance issued by the Charity Commission.

Citizens Advice West Berkshire holds the external Advice Quality Mark across all subject areas and all advisers and staff are FCA qualified. We also hold the Advice Quality Mark at caseworker level for welfare benefits and debt, this means that we can prove that our staff and volunteers have received additional training and have the right experience to work complex cases on behalf of clients.

Impact and performance

Our clients tell us that our advice has a huge impact on their lives; examples of the types of issues that we helped with during 2021/2022 are:

- Client A has mental health and physical disabilities. He applied for his State Retirement Pension in July but could not obtain information about what was happening and when he would receive his payment. At that time, he had no income at all and was having difficulty contacting the DWP. We supported the client and discovered that there was at least a 10 week delay in processing applications at the DWP and that there was no emergency fund that could be accessed through them. The client was destitute and could not pay any bills or buy food. We were able to help with offering food bank vouchers, making an application to the Emergency Food and Essential Supplies Grant and obtaining a small amount of financial help from a charity. We also referred this case to Laura Farris, MP for Newbury. The client's family helped where they could. We intervened with the DWP and they acknowledged that all necessary paperwork had been received and they would expedite the case. During this period, the client's mental health deteriorated and his physical disabilities were exacerbated. Eventually, in October, the client received his State Retirement Pension, which included a back-payment of £2,124. The client said that he felt better able to manage and his overall health had improved following our help.
- Client B came to us in February for help with her Personal Independence Payment (PIP) from the DWP. The client had previously received both DLA and then PIP for over 10 years, owing to her mental health. Following an assessment, the client was awarded no points and lost her disability payment, for both her care and mobility needs. The client stated that she could not cope with filling in forms and her mental health had seriously deteriorated following the outcome of her assessment. We helped by completing forms on her behalf and asking the DWP to reconsider their decision. We also provided supporting medical evidence. The disability payment was again denied. We continued to support the client and asked for

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2022

an appeal of the original decision. Following her appeal, our client was advised in April that her PIP had been reinstated and backdated to the date of the original application in January and would not be reviewed again for 2-4 years. This meant that she received a back payment as well as her ongoing award. The client was delighted with the result and told us that she felt much better and that she was now more able to manage.

- We are beginning to see an increasing number of clients concerned about the cost of living rises. It is particularly noticeable that both clients in work, and those in receipt of State Retirement Pension and no other income, are struggling. Unfortunately, for many of the clients we help, we cannot increase their income and their budgets are squeezed as much as possible.

During the year, we helped the people of West Berkshire to be over £2,705,576 better off. Our financial value is conservative as we only calculate financial value where we have credible evidence. Even when we do have that evidence, the calculations we make, especially the deadweight and the optimism bias, provide us with a conservative estimate. It is likely that our financial value is much higher. Taking a conservative approach to our financial value helps us to provide credible figures. Many of our outcomes are due to us identifying entitlements to welfare benefits, including disability benefits and helping clients to claim. These are the gains that our clients have told us about but we know that there are very many other clients who do not tell us the outcomes of our work with them. We achieved this by having over 10,392 contacts with and on behalf of our clients and helping them to deal with 11,056 issues (clients who we spoke to had more than one problem they wanted to discuss).

This year, we have had a reduction in the number of our volunteers. However, the number of clients that we have been able to help has increased by 48% - a remarkable achievement for the people of West Berkshire needing advice and support. We have undertaken a recruitment drive and I am pleased to report that we now have seven new trainee advisers. We managed to maintain this level of service to clients despite working remotely due to the pandemic. Unfortunately, we have been unable to see clients face to face for most of the year but returned to the office in February and are now able to offer face-to-face appointments. We still undertake complex casework and help clients with application forms and other documents, albeit over the telephone. Clients are able to contact us by telephone, email or letter. The client experience is measured throughout the year by Citizens Advice nationally and Citizens Advice West Berkshire's results are in line with the national average. 76% of clients have reported that their problem has been solved following speaking to us, 84% of clients would recommend our service and 81% said that they were able to move forward with their problem following the advice they were given. Some of our more vulnerable clients find it harder to discuss their problem over the telephone but we were able to give them more time and fully support them with their problems.

Reserves

The Trustees have historically set a target of six months expenditure for our free reserves. The Board also retains a designated Future Provisions reserve to protect us against unexpected cuts in funding in the light of political uncertainty. The latter totals £100,000 and includes £10,000 as we approach the need for inevitable IT upgrades/renewals, in particular our main server is ageing. This practice is in line with the other Citizens Advice charities in Berkshire. As set out in the Financial Review below we saw an unplanned surplus and so we end the year with reserves well above this target level. Prior to the year end we agreed with our two biggest funders that they would extend the 3 year funding agreement with us which was due to end into a fourth year. The upcoming year will therefore be a fourth year with flat funding from those 2 funders. Against that, the challenge that inflation is bringing and other changes we expect the next year to run a deficit in the upcoming year, in which we are hoping to be able to agree new

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2022

3 year funding agreements, so the board has agreed that it is appropriate that we enter into this period with above target reserves.

Total free reserves carried forward are £252,652.

	Balance 1 April 2021	Movement For the Period	Balance 31 March 2022
Restricted Funds	0		0
Designated Funds	100,000		100,000
Unrestricted Funds	<u>214,788</u>	<u>37,864</u>	<u>252,652</u>
Total	<u>314,788</u>	<u>37,864</u>	<u>352,652</u>

Financial review

As we entered the year, the second to be pandemic affected and due to be the final year of our main 3 year funding agreements we had budgeted for a small deficit, expecting a significant return to in office work. In the event homeworking continued for longer and to a greater extent and this helped us keep our costs down. In addition the MaPS project was extended, which boosted our income. As a result we ended the year with an unplanned surplus, reflected in the increase in the level of reserves noted above.

Details of the surplus £37,864 for the 12 months to 31st March 2022 are set out in the Statement of Financial Activities. The surplus results both from underspends on costs of around £25,000 and a little over £17,000 more income than expected against a budgeted deficit of around £4,000.

We are very grateful to all of our donors and funders including all of these significant contributions in 2021/22:

- £93,356 funding from West Berkshire Council
- £75,510 funding from Greenham Trust excluding Good Exchange donations below but including match funding.
- £35,105 Money Advice and Pension Service for debt advice via Citizens Advice
- £20,860 Carers Grant from West Berkshire Council
- £20,000 from Newbury Town council
- £13,659 Help to Claim funding from the Department for Work and Pensions via Citizens Advice
- £10,000 Care Act Funding from West Berkshire Council
- £6,000 from Susan Capner
- Donations via the Good Exchange including:
 - £5,000 Greenham Parish Council
 - £3,000 Miss Lawrence Trust
- £4,200 from Thatcham Town Council towards our Outreach activity
- £2,400 from Hungerford Town Council towards our Outreach activity
- £2,308 Newbury & Crookham Golf club
- £2,041 West Berkshire Council + Greenham Trust EFES project
- £1,000 West Berkshire Community Fund

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management

Citizens Advice West Berkshire is governed by a Memorandum and Articles of Association adopted 18 May 2006 and registered at Companies House under company number 5821486. The company was registered with the Charities Commission on 3rd July 2006 under charity number 1115036.

The charity dictates that the number of Trustees shall be a minimum of three and a maximum of fifteen. During the period under review the charity operated with an average of eleven Trustees.

External advertising is used to attract new trustees. All prospective candidates follow the same formal process and are assessed as to their skills and experience and matched against the needs of the charity. Those deemed suitable are interviewed by the Chair and one other trustee.

Each Trustee is elected for a period of three years. Those retiring are able to stand for re-election at the Annual General Meeting.

One member of the Trustee Board is nominated by each of West Berkshire Council (WBC) and Newbury Town Council (NTC).

The Officers of the charity are elected by the fellow members of the Trustee Board on an annual basis.

The day to day operation of the charity was left to the Chief Executive, Sue Mackie, assisted by the Deputy Manager, Isabel Esperanca

Reference and administrative details

Citizens Advice West Berkshire was registered with the Charities Commission in England and Wales on 3rd July 2006 under charity number 1115036. It is a company limited by guarantee registered in England and Wales under company number 5821486.

The registered address and principal office at which the charity can be contacted is:

2nd Floor, Broadway House
4-8 The Broadway
Newbury
RG14 1BA

The trustees who have served during the period are as follows:

- | | |
|-----------------|------------|
| • P Cowhig | Chair |
| • A Arul | Vice Chair |
| • P Masters | Treasurer |
| • R Carter-Shaw | |
| • M Fernandes | |
| • M Jaques | |
| • E O'Keeffe | |
| • C Rust | |

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2022

- | | |
|-------------|----------------|
| • S Slack | NTC nominee |
| • J Windsor | |
| • C Rowles | WBC
nominee |

The following attend meetings as representatives but have no voting rights

- | | |
|--------------------|------------------|
| • S Mackie | Chief Officer |
| • Isabel Esperanca | Deputy Manager |
| • P Freeman | Bureau Volunteer |
| • S Grimditch | Bureau Volunteer |

Related Parties

West Berkshire Citizens Advice Bureau is fully affiliated to Citizens Advice, the national association of Citizens Advice Offices. They provide the information systems used by the charity as well as consultancy advice and support to West Berkshire staff.

Citizens Advice West Berkshire works within the nationally agreed Performance and Quality Framework. This includes monthly reviews of the Quality of Advice, moderated by Citizens Advice and an annual Leadership Self- Assessment, also reviewed by Citizens Advice; this replaces the old 3 yearly audits.

Locally, Citizens Advice West Berkshire has operational links to a number of other voluntary bodies to which, and from which, it refers and receives clients.

There are also good operational links to the local Council, other statutory bodies and Registered Social Landlords.

Statement of Trustees Responsibilities for the Financial Statements

The trustees, who are the directors of the company, are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law.

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its net incoming resources for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2022

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 / Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 6.

Independent Examiners

Wenn Townsend have been the charitable company's independent examiner since 2018 when they were appointed following a tender process.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the trustees and signed on their behalf by:

P Cowhig

A handwritten signature in black ink, appearing to read 'P. Cowhig', with a long horizontal stroke extending to the right.

Date: 30 June 2022

WEST BERKSHIRE CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2022

X

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022	Total 2021
Income and endowments from:					
Donations	2	35,158	-	35,158	55,995
Charitable activities	3	187,906	76,225	264,131	253,426
Investment & other		2,315	-	2,315	689
Total		225,379	76,225	301,604	310,110
Expenditure on:					
Charitable activities	4	146,580	117,160	263,740	242,683
Total		146,580	117,160	263,740	242,683
Net income/(Expenditure)		78,799	(40,935)	37,864	67,427
Transfers between funds		(40,935)	40,935	0	-
Net movement in funds for the year		37,864	-	37,864	67,427
Total funds brought forward at 1 April 2021		314,788	-	314,788	247,361
Total funds carried forward at 31 March 2022		352,652	-	352,652	314,788

The notes on pages 10 to 18 form part of these accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET

AS AT 31 MARCH 2022

Company Number: 5821486

X

	Notes	2022	2021
		£	£
Fixed Assets	5	<u>-</u>	<u>-</u>
Current Assets			
Debtors and Prepayments	6	29,045	6,894
Cash at bank and in hand		339,188	344,916
		368,233	351,810
Liabilities: amounts falling due within one year	7	(15,581)	(37,021)
Net Current Assets		352,652	314,789
Total Assets		352,652	314,789
Funds			
Unrestricted	9	252,652	214,788
Designated	9	100,000	100,000
Restricted	8	-	-
Total Funds	10	352,652	314,788

The trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ('the Act') and members have not required the company to obtain an audit of its accounts for the period in question in accordance with Section 476 of the Act. The trustees acknowledge their responsibilities for ensuring that the company 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 31 March 2022 and of its surplus for the period then ended in accordance with the requirements of Sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

These accounts were approved by the trustees on 28 June 2022 and were signed on their behalf by:-

P Masters

Treasurer



Date June 30th 2022

The notes on pages 10 to 18 form part of these accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

a) Company limited by guarantee

The Charity is a Company limited by guarantee, and is a registered Charity. Each members' liability would be limited to an amount not exceeding £1 in the event of the Charity winding up.

b) Basis of Preparation

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Issued in October 2019) – (Charities SORP (FRS 102)), the Charities Act 2011 and the Companies Act 2006.

Citizens Advice West Berkshire meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Citizens Advice West Berkshire is registered as a charitable company limited by guarantee (without share capital) incorporated in the UK with its registered office at 2nd Floor, Broadway House, 4 – 8 The Broadway, Newbury, RG14 1BA.

After making enquires, the trustees have a reasonable expectation that the charity has adequate resources to continue its activities for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Statement of Trustees Responsibilities on page 7.

c) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, which are described in note 1, trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimation and underlying 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 on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of revision and future periods if the revision affects the current and future periods.

In the view of the trustees, no assumptions concerning the future or estimation uncertainty affecting the assets and liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

WEST BERKSHIRE CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

ACCOUNTING POLICIES (continued)

d) Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

e) Income

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

The following specific policies are applied to particular categories of income:

- Donations are included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Investment income is included when receivable.
- Incoming resources from charitable activity are accounted for when earned.

f) Expenditure

Expenditure is recognized on an accrual basis as each liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Payroll costs are allocated to funds on a time agreed basis. Where costs are directly attributable to an activity they are charged to that activity. Other costs are apportioned to funds on the basis of the percentage of staff and volunteer time spent on that activity month by month.

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

Charitable expenditure relates to the one activity of the charity, provision of advice services, and is broken down by the nature of the expense as detailed in the notes.

Governance costs (costs associated with meeting the constitutional and statutory requirements of the charity, the independent examiner fees and costs in respect of the strategic management of the charity) have been included within charitable activities as an element of other support costs.

ACCOUNTING POLICIES (continued)

g) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are those funds whose use is restricted for particular purposes by the donor. Designated funds are those funds set aside by the trustees for a specified purpose from unrestricted funds.

h) Future Provisions Fund

The trustees redesignated this fund to cover the risk that existing funding ceased, to cover operating costs and expected costs from the termination of activities. Funds are designated at the trustees' discretion.

i) Taxation

No tax is payable by the Citizens Advice West Berkshire on its charitable activities by virtue of its charitable status.

j) VAT

Citizens Advice West Berkshire is not registered for VAT. Irrecoverable VAT is included within the relevant cost.

k) Fixed Assets

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

Items over £2,500 are capitalized in the Balance Sheet and depreciated over their estimated lives. Items under £2,500 are written off in the year in which they occur. IT equipment is depreciated over three years on a straight line basis.

l) Pension Contributions

Pension contributions are made to personal plans or to stakeholder plans for those staff who wish it. Costs are charged to the Statement of Financial Activities as incurred.

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

n) Creditors and provisions

Creditors and provisions are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2. DONATIONS

	Unrestricted Funds £	Restricted Funds £	2022 TOTAL £	2021
Newbury Town Council	20,000		20,000	20,000
Net donations via Good Exchange	8,981		8,981	26,068
Gerald Palmer Eling Trust	-		-	5,000
Newbury & Crookham Golf Club	2,308		2,308	-
Other	3,869		3,869	4,927
	<u>35,158</u>	<u>-</u>	<u>35,158</u>	<u>55,995</u>
Donations via the Good Exchange of include donations from	8,981			
Greenham Parish Council	5,000			
Miss Lawrence Trust	3,000			
Other donations less fees	981			

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2022 TOTAL £	2021
Local Authority grants & contracts	93,356	20,860	114,216	87,827
Greenham Trust + Good Exch Matching	75,510		75,510	66,967
Citizens Advice - MaPS		35,105	35,105	12,717
Citizens Advice - Help to Claim		13,660	13,660	32,020
Adult Social Care - Care Act	10,000		10,000	10,000
Sue Capner	6,000		6,000	4,000
Thatcham Town Council		4,200	4,200	4,135
Hungerford Town Council		2,400	2,400	2,279
EFES Project	2,040		2,040	3,390
West Berkshire Community Fund	1,000		1,000	750
Sovereign Housing Association		-	-	10,000
Co-op community fund	-		-	5,191
National Lottery Grant	-		-	4,461
BEIS Grant via Citizens Advice		-	-	4,400
Other	-		-	5,289
	187,906	76,225	264,131	253,426

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

4. TOTAL RESOURCES EXPENDED

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

	Unrestricted Funds £	Restricted Funds £	TOTAL 2022 £	2021 £
Staff costs:				
Salaries	101,029	95,269	196,298	169,326
Employers NICs	4,727	4,457	9,184	5,606
Pension contributions	5,016	4,730	9,746	8,090
	110,772	104,456	215,228	183,022
Other support costs:				
Premises	18,095	6,413	24,508	21,616
Office expenses	11,285	3,871	15,156	12,179
Office equipment	5,811	2,202	8,013	25,061
Governance			835	805
Independent Exam	576	204		
Other	41	14		
Total Charitable and support costs	35,808	12,704	48,512	59,661
Provision of advice services	146,580	117,160	263,740	242,683
			2022 TOTAL	2021 TOTAL
The average number of employees was:				
Number of employees			14	16
Full-time equivalents			7.4	6.2
The weekly hours are as follows:			Hrs/wk	Hrs/wk
Chief Executive			30	37
Back office & Management Support			87	55
Case Workers			94	69
Supervision			62	73
Volunteers			176	379

No employee earned over £60,000 per annum

None of the trustees received a salary during the year or previous year. No trustees received any expenses (2021: nil).

Key management remuneration for the year was £68,359 (2021: £69,404).

Around 30 volunteers provide holistic advice on an individual basis to our clients. We also have volunteers who assist with administrative work in the office. In total our volunteers gave around 10,000 hours last year as advisers, trustees, receptionists and administrators and their contribution is estimated conservatively at over £250,000.

Taxation

As a charity the Citizens' Advice Bureau is exempt from tax on income and gains falling within section 505 of the taxes Act 1988 or s256 of the Taxation of chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

5. FIXED ASSETS

COST:

At 1 April 2021
Disposals
At 31st March 2022

£

32,828

-

32,828

DEPRECIATION

At 1 April 2021
Charge for period
Adjustment on Disposal
At 31st March 2022

32,828

-

-

32,828

NET BOOK VALUE

At 1 April 2021

-

At 31st March 2022

-

6. DEBTORS

	2022 £	2021 £
Prepayments	3,536	5,844
Debtors	25,509	1,050
	<u>29,045</u>	<u>6,894</u>

All debtors are basic financial instruments measured at transaction value, with the exception of prepayments.

7. CREDITORS: Amounts falling due within one year

	2022 £	2021 £
Social security and PAYE	-	-
Accruals and deferred income	15,169	31,269
Pension creditor	-	-
Other creditors	412	5,752
	<u>15,581</u>	<u>37,021</u>

All creditors are basic financial instruments measured at transaction value, with the exception of taxation and social security.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

8. RESTRICTED FUNDS

	Balance 01-Apr-21	Movement in Resources			Balance 31-Mar-22
		Incoming	Outgoing	Transfers	
Carers	-	20,860	37,947	17,087	-
Universal Credit	-	13,659	32,913	19,254	-
MaPS	-	35,106	39,269	4,163	-
All Outreaches	-	6,600	7,031	431	-
	<u>-</u>	<u>76,225</u>	<u>117,160</u>	<u>40,935</u>	<u>-</u>

Purpose of funds:

Purpose of Funds

Carers - Funds for the provision of Citizens Advice services to Carers living in West Berkshire

Universal Credit - Funds provided for our Help to Claim Service

MaPS - Funds provided by Money Advice Pension Service for an adviser including training and support

All Outreach - Funds to support outreach services

9. UNRESTRICTED FUNDS

	Balance 01-Apr-21	Movement in Resources			Balance 31-Mar-22
		Incoming	Outgoing	Transfers	
Designated					
Future Provisions Fund	<u>100,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>100,000</u>
Total Designated	100,000	-	-	-	100,000
General	<u>214,788</u>	<u>225,379</u>	<u>146,580</u>	<u>(40,935)</u>	<u>252,652</u>
	<u>314,788</u>	<u>225,379</u>	<u>146,580</u>	<u>(40,935)</u>	<u>352,652</u>

Purpose of funds:

Future Provisions Fund

The designated reserve continues to be held against risks of our existing funding ceasing or being interrupted due to political change, such as continuing local authority spending pressure etc.

Included in the Future provisions fund is also £10,000 in anticipation of required IT upgrades.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Current Assets £	Creditors £	2022 Total £
Restricted Funds	-	-	-
Unrestricted Funds - Designated	100,000	-	100,000
Unrestricted Funds - General	<u>268,233</u>	<u>(15,581)</u>	<u>252,652</u>
Total funds	<u>368,233</u>	<u>(15,581)</u>	<u>352,652</u>

	Current Assets £	Creditors £	2021 Total £
Restricted Funds	-	-	-
Unrestricted Funds - Designated	100,000	-	100,000
Unrestricted Funds - General	<u>251,809</u>	<u>(37,021)</u>	<u>214,788</u>
Total funds	<u>351,809</u>	<u>(37,021)</u>	<u>314,788</u>

11. CAPITAL COMMITMENTS

There were no capital commitments at the balance sheet date

12. LEASE COMMITMENT

The charity entered into a 10 year lease in 2018 having moved into around a third of its previous, space. The annual rent is £12,000.

We also entered into a rolling lease for £6000 per annum over additional space with 6 months notice which is being funded by a specific donation to cover this rent.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

13. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2021 Total £
INCOME AND ENDOWMENTS FROM:			
Donations	55,995	-	55,995
Charitable activities	167,015	86,411	253,426
Investments	689	-	689
	<u>223,699</u>	<u>86,411</u>	<u>310,110</u>
Total			
	<u>223,699</u>	<u>86,411</u>	<u>310,110</u>
EXPENDITURE ON:			
Charitable activities	143,629	99,055	242,683
Total	143,629	99,055	242,683
	<u>143,629</u>	<u>99,055</u>	<u>242,683</u>
Net Income/(Expenditure) for the year	80,070	(12,643)	67,427
Transfer between funds	(12,643)	12,643	-
	<u>(12,643)</u>	<u>12,643</u>	<u>-</u>
Net movement in funds for the year	67,427	-	67,427
Funds brought forward at 1 April 2020	247,361	-	247,361
	<u>247,361</u>	<u>-</u>	<u>247,361</u>
Funds carried forward at 31 March 2021	314,788	-	314,788
	<u>314,788</u>	<u>-</u>	<u>314,788</u>

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WEST BERKSHIRE CITIZENS ADVICE BUREAU

I report on the accounts of the company for the year ended 31 March 2022, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and the charitable company's trustees as a body in accordance with section 154 of the Charities Act 2011. My independent examiner's work has been undertaken so that I might state to the charitable company's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body for my independent examiner's work, for this report, or for the opinions I have formed.

Respective responsibilities of the trustees and the examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and

- b) to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Wenn Townsend

Oxford

Date: 20 July 2022

WEST BERKSHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1115036

Accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2021

Company Number: 5821486

Charity number: 1115036

**WEST BERKSHIRE
CITIZENS ADVICE
BUREAU**

(A COMPANY LIMITED BY GUARANTEE)

REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

UNAUDITED

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2021

The directors, who are the charity trustees for the purposes of the Charities Act 2011, submit their report together with the financial statements for the year ended 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association 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 2015).

Objectives and Activities

Citizens Advice West Berkshire is established for the promotion of any charitable purpose, for the benefit of the community in the West Berkshire by the advancement of education, the protection of health and the relief of poverty, distress and sickness.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

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

Citizens Advice West Berkshire provides the following services to the people of West Berkshire:

- Generalist advice – by telephone, face to face, email and letter in Newbury, face to face at 2 GP Surgeries and one library in the area – Monday to Thursday
- Specialist advice to people with disabilities, long term health conditions and carers, focused on needs related to their conditions/caring responsibilities
- Money advice including specialist support for complex debt problems
- Help to develop budgeting and money management skills
- Consumer education
- Financial assessments of some beneficiaries of the Community Furniture Project's Essential Household Goods scheme
- Specialist support to members of Newbury and District MS Society, primarily with claims for sickness/disability benefits
- Universal Credit Help to Claim – helping clients with applications and support to first payment

The generalist advice covers issues related to debt, welfare benefits, employment, housing, relationships and family, consumer and immigration amongst other areas. This advice is given by trained volunteers who offer holistic advice on an individual basis.

Citizens Advice is best known as an advice charity. However, its twin aim is to conduct research and campaigns to tackle the issues that bring clients to us in the first place, the root cause of their problems. We create compelling campaigns to deliver change for the benefit of all. The strength of our Research and Campaigns work was recognised by our external auditors who awarded it full marks with a score of five out of a possible five.

Notable successes include:

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2021

Covid 19 – We submitted evidence to national Citizens Advice and to Laura Farris MP on the impact of the pandemic on our clients in relation to employment, Universal Credit, benefits, debt, housing, and family and relationship issues. Our evidence helped secure changes to the furlough scheme, the £20 uplift in Universal Credit and Tax Credits, and a ban on evictions in the private rented sector.

Consumer Education - We continued our successful collaboration with West Berkshire Council's Trading Standards Public Protection Partnership. During Scams Awareness Month in June 2020, our scams education campaign was focused online and through local media. We also distributed campaign materials through a local Meals on Wheels service, ensuring that older people who were shielding received scams advice. In November 2020, during National Consumer Week we campaigned with the Public Protection Partnership to highlight consumer rights when shopping online.

Covid 19

Citizens Advice is still responding to the challenge of advising clients during the Coronavirus pandemic and its devastating impacts. During this financial year, we have seen an increase in enquiries about benefit and employment especially people who have been put on furlough and incomes have been reduced, or have never had a need to access the benefit system before. The pandemic has changed some people's lives forever. Being in lockdown and working from home has put a strain on people's relationships and mental health as support networks have not been able to meet in person. We continue to feed our evidence to local decision-makers and to national Citizens Advice for their real-time discussions with government. Now more than ever our evidence-based, agile advocacy on our clients' concerns is crucial in influencing a fast-changing policy landscape.

In arranging these services, the Trustee Board have had due regard to Public Benefit guidance issued by the Charity Commission.

Citizens Advice West Berkshire holds the external AQS Quality Mark across all subject areas and all advisers and staff are FCA qualified.

Impact and performance

Our clients tell us that our advice has a huge impact on their lives; examples of the types of issues that we helped with during 2020/21 are:

- Client A has mental health and physical disabilities. DWP refused to renew her Personal Independent Payment which meant that not only did her other benefits stop but her Motability vehicle would have to be returned which in turn meant she would not be able to continue working. We successfully challenged the decision and her payments were reinstated for six years. Client told us that she felt empowered to act following our support and had a financial gain of £38,040.
- Client B was subjected to domestic violence and we enabled her to secure accommodation following a move from another area, which included negotiating with her previous Housing Association. The client had mental health problems and was supporting two disabled children. We helped the client claim all of the relevant benefits and worked closely with her and other local agencies who could provide the appropriate support. We also helped the client when she faced discrimination in the housing sector. The client reported that she felt that her health and capacity to manage had been improved following our assistance.
- Many of the clients that came to us for help during the pandemic were struggling to access the services they needed due to lockdown and needed assistance with digital skills. We were able to contact agencies on their behalf and complete paperwork for them.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2021

During the year we helped the people of West Berkshire to be over £2,434,666 better off. Many of our outcomes are due to us identifying entitlements to welfare benefits and helping clients to claim. These are the gains that our clients have told us about. We know that there are very many other clients who do not tell us the outcomes of our work with them. We achieved this by having over 7,000 contacts with and on behalf of our clients (West Berkshire population is c.160,000) and helping them to deal with 8194 issues. This means that clients who we spoke to had more than one issue they wanted to discuss. We managed to maintain this level of service to clients despite having to significantly change the way that we were working due to the pandemic. Clients were unable to see us face to face but were supported over the phone, email and letter. Fortunately, we were able to make these changes within 24 hours of the lockdown being announced so that we managed to run an uninterrupted service. Some of our more vulnerable clients find it harder to discuss their problem over the telephone but we were able to give them more time, continue completing applications or other documents on their behalf and fully support them with their problems.

The client experience is measured throughout the year by Citizens Advice nationally and Citizens Advice West Berkshire's results are in line with the national average. 81% of our clients would recommend our service, 89% found it easy to contact us and 90% said they were moved forward with their problem following speaking to an adviser.

Reserves

The Trustees have historically set a target of six months expenditure for our free reserves. The Board also retains a designated Future Provisions reserve to protect us against unexpected cuts in funding in the light of political uncertainty. This totals £100,000 and includes £10,000 as we approach the need for inevitable IT upgrades/renewals, in particular our main server is ageing. This practice is in line with the other Citizens Advice charities in Berkshire. As set out in the Financial Review below we saw an unplanned surplus and so we end the year with reserves above this target level. Prior to the year end, given that we continued to face uncertainty in terms of the progress of the pandemic, the needs that can be expected to emerge among our clients as schemes like furlough come to an end, and our medium term funding, the trustees have agreed that it is acceptable to run with our reserves rather above target for the time being.

Total free reserves carried forward are £214,788.

	Balance 1 April 2020	Movement For the Period	Balance 31 March 2021
Restricted Funds	0		0
Designated Funds	100,000		100,000
Unrestricted Funds	<u>147,362</u>	<u>67,426</u>	<u>214,788</u>
Total	<u>247,362</u>	<u>67,426</u>	<u>314,788</u>

Financial review

At the start of this year with the first lockdown having started, we budgeted contingency spending to cover unknown additional costs as a result of the pandemic. In fact the team were successful in attracting grants to cover the extraordinary costs we faced (mostly for hardware to allow for homeworking). In addition we were in practice able to make some cost savings from not having people working in the office, and we operated with staff vacancies for most of the year, only partly offset by extra hours for cover. As a result we ended the year with an unplanned surplus, reflected in the increase in the level of reserves noted above.

Details of the surplus £67,426 for the 12 months to 31st March 2021 are set out in the Statement of Financial Activities. The surplus results both from underspends on costs of around £28,000 and almost £39,000 more income than expected. Part of the cost underspend was due to operating with some vacancies, rather more was due to cost savings as a result of not having people in the office, reducing volunteer expenses and office running costs. These savings were partly offset by expenditure on hardware to enable staff and volunteers to work from home.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2021

Among the unbudgeted funds received during the year were: just over £12,000 more than budgeted from DWP to support our Help to Claim (Universal Credit) work, 3 grants totaling approximately £14,000 from the Co-operative Local Community Fund, BEIS and the National Lottery for various hardware to enable us to continue to give advice remotely, almost £13,000 from MaPS to fund a new adviser.

We are very grateful to all of our donors and funders including all of these significant contributions in 2020/21:

- £66,967 funding from Greenham Trust excluding Good Exchange donations below but including match funding.
- £66,967 funding from West Berkshire Council
- £20,860 Carers Grant from West Berkshire Council
- £32,021 Help to Claim funding from National Government via Citizens Advice
- £20,000 from Newbury Town council
- Donations via the Good Exchange including:
 - £15,000 Newbury & Crookham Golf Club
 - £5,000 Greenham Parish Council
 - £3,858 Sovereign Housing Association
 - £3,000 Englefield Charitable Trust
- £12,717 Money Advice and Pension Service
- £10,000 contract with Sovereign Housing Association to fund Debt Advice for their clients
- £10,000 Care Act Funding from West Berkshire Council
- £5,191 Co-op Community Fund
- £5,000 from the Gerald Palmer Eling Trust
- £4,461 National Lottery
- £4,400 BEIS
- £4,200 from Newbury Multiple Sclerosis Society
- £4,135 from Thatcham Town Council towards our Outreach activity
- £4,000 from Susan Capner
- £3,390 West Berkshire Council + Greenham Trust EFES project
- £2,279 from Hungerford Town Council towards our Outreach activity

In addition, West Berkshire Council provided us with car parking permits which would have saved us around £14,000 had the pandemic not prevented us from using the office. (£18,892).

This was the second year of a 3 year agreement with West Berkshire Council and Greenham Trust guaranteeing us funding under which we will continue to work with Greenham Trust's help to raise other funds to reduce our dependence on them. Under the terms of this agreement the car parking permits mentioned above are being reduced to zero next year, we understand that this is a policy that is being applied to all voluntary organisations who have benefited from this assistance. We will have to find alternative means of covering this cost (c. £19,000 in a full year) once we return to offering advice face to face from the office.

Structure, governance and management

Citizens Advice West Berkshire is governed by a Memorandum and Articles of Association adopted 18 May 2006 and registered at Companies House under company number 5821486. The company was registered with the Charities Commission on 3rd July 2006 under charity number 1115036.

The charity dictates that the number of Trustees shall be a minimum of three and a maximum of fifteen. During the period under review the charity operated with an average of eleven Trustees.

External advertising is used to attract new trustees. All prospective candidates follow the same formal process and are assessed as to their skills and experience and matched against the needs of the charity. Those deemed suitable are interviewed by the Chair and one other trustee.

Each Trustee is elected for a period of three years. Those retiring are able to stand for re-election at the Annual General Meeting.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2021

One member of the Trustee Board is nominated by each of West Berkshire Council (WBC) and Newbury Town Council (NTC).

The Officers of the charity are elected by the fellow members of the Trustee Board on an annual basis.

The day to day operation of the charity was left to the Chief Executive, Sue Mackie, assisted by the Operations Manager, Isabel Esperanca

Reference and administrative details

Citizens Advice West Berkshire was registered with the Charities Commission in England and Wales on 3rd July 2006 under charity number 1115036. It is a company limited by guarantee registered in England and Wales under company number 5821486.

The registered address and principal office at which the charity can be contacted is:

2nd Floor, Broadway House
4-8 The Broadway
Newbury
RG14 1BA

The trustees who have served during the period are as follows:

- | | |
|-----------------|-------------|
| • P Cowhig | Chair |
| • A Arul | Vice Chair |
| • P Masters | Treasurer |
| • R Carter-Shaw | |
| • M Fernandes | |
| • M Jaques | |
| • E O'Keeffe | |
| • C Rust | |
| • S Slack | NTC nominee |
| • J Windsor | |
| • C Rowles | WBC nominee |

The following attend meetings as representatives but have no voting rights

- | | |
|--------------------|--------------------|
| • S Mackie | Chief Officer |
| • Isabel Esperanca | Operations Manager |
| • P Freeman | Bureau Volunteer |
| • D Hunt | Bureau Volunteer |

Related Parties

West Berkshire Citizens Advice Bureau is fully affiliated to Citizens Advice, the national association of Citizens Advice Bureaux. They provide the information systems used by the charity as well as consultancy advice and support to West Berkshire staff.

Citizens Advice West Berkshire works within the nationally agreed Performance and Quality Framework. This includes monthly reviews of the Quality of Advice, moderated by Citizens Advice and an annual Leadership Self-Assessment, also reviewed by Citizens Advice; this replaces the old 3 yearly audits.

Locally, Citizens Advice West Berkshire has operational links to a number of other voluntary bodies to which, and from which, it refers and receives clients.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2021

There are also good operational links to the local Council, other statutory bodies and Registered Social Landlords.

Statement of Trustees Responsibilities for the Financial Statements

The trustees, who are the directors of the company, are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law.

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its net incoming resources for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 / Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 6.

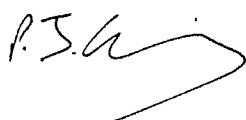
Independent Examiners

Wenn Townsend have been the charitable company's independent examiner since 2018 when they were appointed following a tender process.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the trustees and signed on their behalf by:

P Cowhig



Date: 30 June 2021

WEST BERKSHIRE CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021	Total 2020
Income and endowments from:					
Donations	2	55,995	-	55,995	42,561
Charitable activities	3	167,015	86,411	253,426	227,586
Investment		688	-	688	457
Total		223,698	86,411	310,109	270,604
Expenditure on:					
Charitable activities	4	143,628	99,055	242,683	247,313
Total		143,628	99,055	242,683	247,313
Net income/(Expenditure)		80,070	(12,644)	67,426	23,291
Transfers between funds		(12,644)	12,644	-	-
Net movement in funds for the year		67,426	0	67,426	23,291
Total funds brought forward at 1 April 2020		247,362	-	247,362	224,071
Total funds carried forward at 31 March 2021		314,788	0	314,788	247,362

The notes on pages 10 to 18 form part of these accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET

AS AT 31 MARCH 2021

Company Number: 5821486

	Notes	2021	2020
		£	£
Fixed Assets	5	<u>-</u>	<u>-</u>
Current Assets			
Debtors and Prepayments	6	6,894	27,684
Cash at bank and in hand		<u>344,916</u>	<u>231,511</u>
		351,810	259,195
Liabilities: amounts falling due within one year	7	<u>(37,022)</u>	<u>(11,833)</u>
Net Current Assets		<u>314,788</u>	<u>247,362</u>
Total Assets		<u><u>314,788</u></u>	<u><u>247,362</u></u>
Funds			
Unrestricted	9	214,788	147,362
Designated	9	100,000	100,000
Restricted	8	<u>0</u>	<u>-</u>
Total Funds	10	<u><u>314,788</u></u>	<u><u>247,362</u></u>

The trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit of its accounts for the period in question in accordance with Section 476 of the Act. The trustees acknowledge their responsibilities for ensuring that the company 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 31 March 2021 and of its surplus for the period then ended in accordance with the requirements of Sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

These accounts were approved by the trustees on 25 May 2021 and were signed on their behalf by:-

P Masters
Treasurer



The notes on pages 10 to 18 form part of these accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

a) Company limited by guarantee

The Charity is a Company limited by guarantee, and is a registered Charity. Each members' liability would be limited to an amount not exceeding £1 in the event of the Charity winding up.

b) Basis of Preparation

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Issued in October 2019) – (Charities SORP (FRS 102)), the Charities Act 2011 and the Companies Act 2006.

Citizens Advice West Berkshire meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Citizens Advice West Berkshire is registered as a charitable company limited by guarantee (without share capital) incorporated in the UK with its registered office at 2nd Floor, Broadway House, 4 – 8 The Broadway, Newbury, RG14 1BA.

After making enquires, the trustees have a reasonable expectation that the charity has adequate resources to continue its activities for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Statement of Trustees Responsibilities on page 7.

c) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, which are described in note 1, trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimation and underlying 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 on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of revision and future periods if the revision affects the current and future periods.

In the view of the trustees, no assumptions concerning the future or estimation uncertainty affecting the assets and liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

ACCOUNTING POLICIES (continued)

d) Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

e) Income

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

The following specific policies are applied to particular categories of income:

- Donations are included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Investment income is included when receivable.
- Incoming resources from charitable activity are accounted for when earned.

f) Expenditure

Expenditure is recognized on an accrual basis as each liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Payroll costs are allocated to funds on a time agreed basis. Where costs are directly attributable to an activity they are charged to that activity. Other costs are apportioned to funds on the basis of the percentage of staff and volunteer time spent on that activity month by month.

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

Charitable expenditure relates to the one activity of the charity, provision of advice services, and is broken down by the nature of the expense as detailed in the notes.

Governance costs (costs associated with meeting the constitutional and statutory requirements of the charity, the independent examiner fees and costs in respect of the strategic management of the charity) have been included within charitable activities as an element of other support costs.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

ACCOUNTING POLICIES (continued)

g) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are those funds whose use is restricted for particular purposes by the donor. Designated funds are those funds set aside by the trustees for a specified purpose from unrestricted funds.

h) Future Provisions Fund

The trustees redesignated this fund to cover the risk that existing funding ceased, to cover operating costs and expected costs from the termination of activities. Funds are designated at the trustees' discretion.

i) Taxation

No tax is payable by the Citizens Advice West Berkshire on its charitable activities by virtue of its charitable status.

j) VAT

Citizens Advice West Berkshire is not registered for VAT. Irrecoverable VAT is included within the relevant cost.

k) Fixed Assets

Items over £2,500 are capitalized in the Balance Sheet and depreciated over their estimated lives. Items under £2,500 are written off in the year in which they occur. IT equipment is depreciated over three years on a straight line basis.

l) Pension Contributions

Pension contributions are made to personal plans or to stakeholder plans for those staff who wish it. Costs are charged to the Statement of Financial Activities as incurred.

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

n) Creditors and provisions

Creditors and provisions are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

2. DONATIONS

	Unrestricted Funds £	Restricted Funds £	2021 TOTAL £	2020
Newbury Town Council	20,000		20,000	20,000
Net donations via Good Exchange	26,068		26,068	9,625
Gerald Palmer Eling Trust	5,000		5,000	5,000
Shanley Foundation			-	2,000
Other	4,927		4,927	5,936
	<u>55,995</u>	<u>-</u>	<u>55,995</u>	<u>42,561</u>

Donations via the Good Exchange of include donations from:	26,068
Newbury & Crookham Golf Club	15,000
Greenham Parish Council	5,000
Sovereign	3,858
Englefield Charitable Trust	3,000
Other donations less fees	(790)

3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2021 TOTAL £	2020
Local Authority grants & contracts	66,967	20,860	87,827	96,048
Greenham Trust + Good Exch Matching	66,967		66,967	75,188
Citizens Advice - Help to Claim		32,020	32,020	20,812
Citizens Advice - MaPS		12,717	12,717	-
Sovereign Housing Association		10,000	10,000	10,000
Adult Social Care - Care Act	10,000		10,000	10,000
Co-op community fund	5,191		5,191	-
National Lottery Grant	4,461		4,461	-
BEIS Grant via Citizens Advice		4,400	4,400	-
Newbury Multiple Sclerosis Society	4,200		4,200	4,200
Thatcham Town Council		4,135	4,135	4,066
Sue Capner	4,000		4,000	2,000
EFES Project	3,390		3,390	2,000
Hungerford Town Council		2,279	2,279	2,000
Other	1,839		1,839	3,272
	<u>167,015</u>	<u>86,411</u>	<u>253,426</u>	<u>229,586</u>
Bank interest	688		688	457
	<u>167,703</u>	<u>86,411</u>	<u>254,114</u>	<u>230,043</u>

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

4. TOTAL RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	2020 £
Staff costs:				
Salaries	95,982	73,344	169,326	167,933
Employers NICs	3,178	2,428	5,606	6,919
Pension contributions	4,586	3,504	8,090	7,846
	<u>103,746</u>	<u>79,276</u>	<u>183,022</u>	<u>182,698</u>
Other support costs:				
Premises	17,247	4,369	21,616	20,837
Office expenses	8,607	3,572	12,179	19,503
Office equipment	13,445	11,616	25,061	23,470
Governance			805	805
Independent Exam	543	207		
Other	40	15		
Total Charitable and support costs	<u>39,882</u>	<u>19,779</u>	<u>59,661</u>	<u>64,615</u>
Provision of advice services	<u>143,628</u>	<u>99,055</u>	<u>242,683</u>	<u>247,313</u>
			2021 TOTAL	2020 TOTAL
The average number of employees was:				
Number of employees			16	14
Full-time equivalents			6.2	6.7
The weekly hours are as follows:			Hrs/wk	Hrs/wk
Chief Executive			37	30
Back office & Management Support			55	67
Training				10
Case Workers			69	66
Supervision			73	79
Volunteers			379	379

No employee earned over £60,000 per annum

None of the trustees received a salary during the year or previous year. No trustees received any expenses (2020: nil).

Key management remuneration for the year was £69,404 (2020: £73,627).

Almost 40 volunteers provide holistic advice on an individual basis to our clients. We also have volunteers who assist with administrative work in the office. In total our volunteers gave around 20,000 hours last year as advisers, trustees, receptionists and administrators and their contribution is estimated conservatively at over £450,000.

Taxation

As a charity the Citizens' Advice Bureau is exempt from tax on income and gains falling within section 505 of the taxes Act 1988 or s256 of the Taxation of chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

5. FIXED ASSETS

COST:

	£
At 1 April 2020	32,828
Disposals	-
At 31st March 2021	<u>32,828</u>

DEPRECIATION

At 1 April 2020	32,828
Charge for period	-
Adjustment on Disposal	-
At 31st March 2021	<u>32,828</u>

NET BOOK VALUE

At 1 April 2020	-
At 31st March 2021	<u>-</u>

6. DEBTORS

	2021 £	2020 £
Prepayments	5,844	3,956
Debtors	1,050	23,728
	<u>6,894</u>	<u>27,684</u>

All debtors are basic financial instruments measured at transaction value, with the exception of prepayments.

7. CREDITORS: Amounts falling due within one year

	2021 £	2020 £
Social security and PAYE	-	(20)
Accruals and deferred income	31,270	8,036
Pension creditor	-	(183)
Other creditors	5,752	4,000
	<u>37,022</u>	<u>11,833</u>

All creditors are basic financial instruments measured at transaction value, with the exception of taxation and social security.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

8. RESTRICTED FUNDS

	Balance 01-Apr-20	Movement in Resources			Balance 31-Mar-21
		Incoming	Outgoing	Transfers	
Carers	-	20,860	23,598	2,738	-
Universal Credit	-	32,020	32,124	104	-
Sovereign	-	10,000	18,519	8,519	-
MaPS	-	12,717	13,936	1,219	-
All Outreaches	-	6,414	6,478	64	-
	<u>-</u>	<u>82,011</u>	<u>94,655</u>	<u>12,644</u>	<u>-</u>

Purpose of funds:

Purpose of Funds

Carers - Funds for the provision of Citizens Advice services to Carers living in West Berkshire

Universal Credit - Funds provided for our Help to Claim Service

Sovereign - Funds provided to provide support Sovereign clients

MaPS - Funds provided by Money Advice Pension Service for an adviser including training and support

All Outreach - Funds to support outreach services

9. UNRESTRICTED FUNDS

	Balance 01-Apr-20	Movement in Resources			Balance 31-Mar-21
		Incoming	Outgoing	Transfers	
Designated					
Future Provisions Fund	100,000	-	-	-	100,000
Total Designated	100,000	-	-	-	100,000
General	147,362	228,098	148,028	(12,644)	214,788
	<u>247,362</u>	<u>228,098</u>	<u>148,028</u>	<u>(12,644)</u>	<u>314,788</u>

Purpose of funds:

Future Provisions Fund

The designated reserve continues to be held against risks of our existing funding ceasing or being interrupted due to political change, such as continuing local authority spending pressure etc.

We also have included £10,000 to designated reserves in anticipation of required IT upgrades.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Current Assets £	Creditors £	2021 Total £
Restricted Funds	-	-	-
Unrestricted Funds - Designated	100,000	-	100,000
Unrestricted Funds - General	251,810	(37,022)	214,788
Total funds	<u>351,810</u>	<u>(37,022)</u>	<u>314,788</u>

	Current Assets £	Creditors £	2020 Total £
Restricted Funds	-	-	-
Unrestricted Funds - Designated	100,000	-	100,000
Unrestricted Funds - General	159,195	(11,833)	147,362
Total funds	<u>259,195</u>	<u>(11,833)</u>	<u>247,362</u>

11. CAPITAL COMMITMENTS

There were no capital commitments at the balance sheet date

12. LEASE COMMITMENT

The charity entered into a 10 year lease in 2018 having moved into around a third of its previous, space. The annual rent is £12,000.

We also entered into a rolling lease for £6000 per annum over additional space with 6 months notice which is being funded by a specific donation to cover this rent.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

13. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2020 Total £
INCOME AND ENDOWMENTS FROM:			
Donations	42,561	-	42,561
Charitable activities	159,848	67,738	227,586
Investments	457	-	457
Total	202,866	67,738	270,604
EXPENDITURE ON:			
Charitable activities	166,629	80,684	247,313
Total	166,629	80,684	247,313
Net Income/(Expenditure) for the year	36,237	(12,946)	23,291
Transfer between funds	(12,946)	12,946	-
Net movement in funds for the year	23,291	-	23,291
Funds brought forward at 1 April 2019	224,071	-	224,071
Funds carried forward at 31 March 2020	247,362	-	247,362

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WEST BERKSHIRE CITIZENS ADVICE BUREAU

I report on the accounts of the company for the year ended 31 March 2021, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and the charitable company's trustees as a body in accordance with section 154 of the Charities Act 2011. My independent examiner's work has been undertaken so that I might state to the charitable company's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body for my independent examiner's work, for this report, or for the opinions I have formed.

Respective responsibilities of the trustees and the examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- b) to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



LEE BAKER FCA

Wenn Townsend

Oxford

Date: 20 July 2021