

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:

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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.

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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.

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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.

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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.

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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.

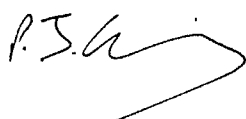
Independent Examiners

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
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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
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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>314,788</u>	<u>247,362</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>314,788</u>	<u>247,362</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

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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.

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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.

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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.

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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

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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 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: 20 July 2021