

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

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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

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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

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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

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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 | |

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- | | |
|-------------|-------------|
| • 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.

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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
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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
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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

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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.

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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.

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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

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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			

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NOTES TO THE FINANCIAL STATEMENTS

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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

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NOTES TO THE FINANCIAL STATEMENTS

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4. TOTAL RESOURCES EXPENDED

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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	£ 32,828
Disposals	-
At 31st March 2022	<u>32,828</u>

DEPRECIATION

At 1 April 2021	32,828
Charge for period	-
Adjustment on Disposal	-
At 31st March 2022	<u>32,828</u>

NET BOOK VALUE

At 1 April 2021	-
At 31st March 2022	<u>-</u>

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