

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

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**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**

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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 31<sup>st</sup> 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

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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**

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### **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**

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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: 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<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2025<br>£ | Total Funds<br>2024<br>£ |
|--|-----------|----------------------------|--------------------------|--------------------------|--------------------------|
| <b>Income and Endowments from:</b>                     |           |                            |                          |                          |                          |
| 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                    |
| <b>Total Income</b>                                    |           | <b>275,032</b>             | <b>30,822</b>            | <b>305,854</b>           | <b>295,331</b>           |
| <b>Expenditure on:</b>                                 |           |                            |                          |                          |                          |
| Charitable Activities                                  | 5         | 241,410                    | 82,132                   | 323,542                  | 259,358                  |
| <b>Total Expenditure</b>                               |           | <b>241,410</b>             | <b>82,132</b>            | <b>323,542</b>           | <b>259,358</b>           |
| <b>Net Income/(Expenditure) for the financial year</b> |           | <b>33,622</b>              | <b>(51,310)</b>          | <b>(17,688)</b>          | <b>35,973</b>            |
| Transfers between Funds                                | 14        | (50,333)                   | 50,333                   | -                        | -                        |
| <b>Net Movement in Funds</b>                           |           | <b>(16,711)</b>            | <b>(977)</b>             | <b>(17,688)</b>          | <b>35,973</b>            |
| <b>Reconciliation of Funds:</b>                        |           |                            |                          |                          |                          |
| Total funds brought forward at 1 April 2024            |           | 394,882                    | 977                      | 395,859                  | 359,886                  |
| <b>Total funds Carried Forward</b>                     | <b>14</b> | <b>378,171</b>             | <b>-</b>                 | <b>378,171</b>           | <b>395,859</b>           |

**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**

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**BALANCE SHEET**

|  | <b>Note</b> | <b>Total Funds<br/>31 March 2025</b> | <b>Total Funds<br/>31 March 2024</b> |
|--|-------------|--------------------------------------|--------------------------------------|
|  |             | <b>£</b>                             | <b>£</b>                             |
| <b>Fixed Assets</b>                                |             |                                      |                                      |
| Equipment - cost                                   |             | 32,828                               | 32,828                               |
| Equipment - depreciation                           |             | 32,828                               | 32,828                               |
|  | 11          | 0                                    | 0                                    |
| <b>Current Assets</b>                              |             |                                      |                                      |
| Debtors  | 12          | 1,041                                | 3,668                                |
| Cash   |             | 387,603                              | 423,770                              |
|  |             | 388,644                              | 427,439                              |
| <b>Liabilities</b>                                 |             |                                      |                                      |
| Creditors - amounts falling due<br>within one year | 13          | 10,473                               | 31,579                               |
| <b>Net Current Assets</b>                          |             | 378,171                              | 395,859                              |
| <b>Net Assets</b>                                  |             | 378,171                              | 395,859                              |
| <b>Funds of the Charity</b>                        | 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

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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**

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### **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 2<sup>nd</sup> 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**

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#### **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**

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#### **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**

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### **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**

|                         |                     |                   | <b>Total</b> | <b>Total</b> |
|-------------------------|---------------------|-------------------|--------------|--------------|
|                         | <b>Unrestricted</b> | <b>Restricted</b> | <b>2025</b>  | <b>2024</b>  |
|                         | <b>£</b>            | <b>£</b>          | <b>£</b>     | <b>£</b>     |
| <b>Voluntary Income</b> |                     |                   |              |              |
| Donations               | 49,255              | -                 | 49,255       | 38,577       |
|                         | 49,255              |                   | 49,255       | 38,577       |

**3 Income from Charitable Activities**

|                         |                     |                   | <b>Total</b> | <b>Total</b> |
|-------------------------|---------------------|-------------------|--------------|--------------|
|                         | <b>Unrestricted</b> | <b>Restricted</b> | <b>2025</b>  | <b>2024</b>  |
|                         | <b>£</b>            | <b>£</b>          | <b>£</b>     | <b>£</b>     |
| <b>Advice Services:</b> |                     |                   |              |              |
| 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**

|               |                     |                   | <b>Total</b> | <b>Total</b> |
|---------------|---------------------|-------------------|--------------|--------------|
|               | <b>Unrestricted</b> | <b>Restricted</b> | <b>2025</b>  | <b>2024</b>  |
|               | <b>£</b>            | <b>£</b>          | <b>£</b>     | <b>£</b>     |
| Bank Interest | 12,161              | -                 | 12,161       | 1,788        |
| Other Income  | 0                   | -                 | 0            | 10           |
| <b>Total</b>  | 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<br>Funds | Restricted<br>Funds | Total<br>2025  | Total<br>2024  |
|------------------------------|-----------------------|---------------------|----------------|----------------|
| <b>Charitable activities</b> |                       |                     |                |                |
| Direct Costs                 | 82,152                | 29,244              | 111,396        | 85,239         |
| Support costs (see below)    | 159,258               | 52,888              | 212,146        | 174,119        |
| <b>Total</b>                 | <b>241,410</b>        | <b>82,132</b>       | <b>323,542</b> | <b>259,358</b> |
| <b>Support costs</b>         |                       |                     |                |                |
| 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         |
| <b>Total</b>                 | <b>159,258</b>        | <b>52,888</b>       | <b>212,146</b> | <b>174,119</b> |

6

|                                   | 2025 | 2024 |
|-----------------------------------|------|------|
|                                   | £    | £    |
| <b>Independent Examiner's fee</b> | 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          |
| <b>Total</b>          | <b>229,605</b> | <b>184,784</b> |

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<br>£   |
|   | <b>Income and Endowments from:</b>              |                    |                  |             |
|   | Donations and Legacies                          | 38,577             | -                | 38,577      |
|   | Charitable Activities                           | 199,720            | 55,235           | 254,955     |
|   | Other - including Fundraising                   | 1,798              | -                | 1,798       |
|   | <b>Total Income</b>                             | 240,095            | 55,235           | 295,331     |
|   | <b>Resources expended</b>                       |                    |                  |             |
|   | 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      |
|   | <b>Reconciliation of Funds:</b>                 |                    |                  |             |
|   | 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         |
|--|--------------------|---------------|
| <b>Cost</b>                            |                    | <b>£</b>      |
| At 1 April 2023 and 31 March 2024      | 32,828             | 32,828        |
| Additions 2024-25                      |                    | 0             |
|  | <u>32,828</u>      | <u>32,828</u> |
| <b>Depreciation</b>                    |                    |               |
| 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> |
| <b>Net book value at end 2024</b>      | <u>-</u>           | <u>-</u>      |
| <b>Net book value at 31 March 2025</b> | <u>-</u>           | <u>-</u>      |

### 12 Debtors - amounts falling due within one year

|                          | 2025           | 2024           |
|--------------------------|----------------|----------------|
|                          | <b>£</b>       | <b>£</b>       |
| 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          |
|---|---------------|---------------|
|   | <b>£</b>      | <b>£</b>      |
| 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<br>2024<br>£ | Incoming<br>Resources<br>£ | Outgoing<br>Resources<br>£ | Transfers | At 31 March<br>2025<br>£ |
|----------------------------|-------------------------|----------------------------|----------------------------|-----------|--------------------------|
| <b>Restricted Funds:</b>   |                         |                            |                            |           |                          |
| Advice services            | 977                     | 30,822                     | (82,132)                   | 50,333 -  | 0                        |
|                            | 977                     | 30,822                     | (82,132)                   | 50,333 -  | 0                        |
| <b>Unrestricted Funds:</b> |                         |                            |                            |           |                          |
| 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                  |
| <b>Total Funds</b>         | <b>395,859</b>          | <b>305,854</b>             | <b>(323,542)</b>           | <b>0</b>  | <b>378,171</b>           |

#### 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<br>Held<br>at 31 March<br>2024 | Incoming | Outgoing | Transfers | Balance<br>Held<br>at 31 March<br>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**

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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

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### 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