

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 2016**

UNAUDITED

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2016

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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 2016 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).

During September 2015 West Berkshire Citizens Advice Bureau started to use the operating name of Citizens Advice West Berkshire as part of the rebranding of the whole Citizens Advice service.

### 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 in Newbury, face to face at 7 GP Surgeries in the area – Monday to Thursday and alternate Wednesday evenings and Saturday mornings
- Specialist advice to people with disabilities, long term health conditions and carers, focused of 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 – both of frontline workers and the public, including presentations to schools
- Supporting claimants of Universal Credit with debt and money management advice (as subcontractors to West Berkshire Council who have a contract with the Department for Work and Pensions)
- Pension Wise guidance

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.

Through our Research and Campaigns work we aim to tackle problems at their root cause. We use our clients' experiences, we create compelling evidence-based campaigns to bring about change for the benefit of all.

Examples of the team's work during the year include:

- Working with Trading Standards and Newbury MP Richard Benyon on a publicity campaign highlighting the issue of postal scams
- Having a market stall in Newbury to publicise new consumer rights that came into force on 1 October 2015

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

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2016

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### Objectives and Activities (continued)

Citizens Advice West Berkshire holds the AQS Quality Mark for its generalist advice and for its debt and welfare benefits casework.

During 2015/16 we received one-off funding from various sources for specific activities/funds:

- £8,394 from Greenham Common Trust towards our core costs during 2015/16
- £8,045 from Sovereign Regional Panel (with a top up from Greenham Common Trust of £1,152) towards the cost of our major IT upgrade programme, taking place during 2015 and 2016
- £3,500 from Citizens Advice, the second tranche of funding to cover the costs of preparing to deliver pensions guidance
- £3,000 from Citizens Advice for developing and running a consumer education campaign about the comparative costs of buying household items from different sources
- £2,000 from the Englefield Trust for costs associated with moving to an 0300 telephone number
- £1,000 from Citizens Advice for carrying out research with people living off the mains gas grid
- £700 from Citizens Advice towards the cost of rebranding
- £500 from the Iliffe Family Trust towards our core costs
- £300 from Citizens Advice for activities to publicise new consumer rights during National Consumer Week in November 2015

In addition, West Berkshire Council provided us with car parking permits to the value of £39,600.

### Achievements 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 2015/16 are:

- One of our advisers identified that a client on Jobseekers Allowance was also eligible to claim mortgage interest payments which enabled him to keep his house.
- Another adviser supported a client with both physical and mental health problems to get his Employment and Support Allowance reinstated, helped him with budgeting skills and negotiated with his landlord over his rent arrears.
- We informed a client of his entitlement to a reduction in his liability for Council Tax resulting in a refund of about £1,000
- We helped a client who had run up debts of over £40,000 due to an ongoing mental health condition. We managed to get £29,000 of the debts written off
- A widow who we helped to deal with practical matters after her husband's death. Our adviser helped with many issues including:
  - Clarifying probate requirements
  - Establishing benefit entitlements and helping with the claiming process, including bereavement benefits and entitlement to Single Adult Rebate on Council Tax
  - Identifying who she had to inform of her husband's death, including suggesting ways to identify his pensions providers.

During the year we helped the people of West Berkshire to be over £640,000 better off, this includes increasing the income of our clients by nearly £345,000 (mainly by identifying entitlements to welfare benefits and helping clients to claim). These are the gains that our clients told us about, we know that there are very many other clients who do not tell us the outcomes of our work with them. We achieved this by having over 13,600 contacts with and on behalf of our clients. We helped them to deal with over 13,400 issues.

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2016

### Achievements and performance (continued)

National research (during 2014) has shown that Citizens Advice solves problems for 2 in 3 clients, and this is the same whatever the problem or however the client accesses the service. Our service helps 4 in 5 people to experience a positive change in their life. This impact is particularly marked for those who felt that their problems were having negative impact on the mental or physical wellbeing. 66% clients felt that their problem had a negative impact on their mental wellbeing however, following our intervention, 81% of them felt that the advice received had a positive impact on their wellbeing. The results for physical wellbeing are 30% and 45% respectively.

As ever, the results of our 2015 West Berkshire client satisfaction survey were very positive - 98% respondents said that they found it very easy (64%) or fairly easy (34%) to access our services. 97% respondents said that they found it very easy (77%) or fairly easy (20%) to get help with their problem. 99% respondents are happy with the service and the information and advice that they received and 100% would visit again.

Looking forward, we are planning for a future with reduced grant funding from West Berkshire Council. Our core grant from the Council for 2016/17 was cut by £40,000, and Sovereign Housing has also cut their grant to us. Our strategic plans include looking at new ways of working, developing new services to attract new funders, improving provision to people not able to access our services in Newbury (whether by reason of geography or health, particularly mental health) and making ourselves change ready as an organisation. We are grateful To West Berkshire Council and Greenham Common Trust for the provision of some transitional funding for 2016/17 which will help us to maintain services while we carry out activities prepare for a future that may look different.

### Reserves

The Trustees have set a target of six months expenditure for the Citizens Advice West Berkshire's general reserves, equating to approx. £160,000; this represents its working capital. They have also designated a Capital Reserve to cover the cost of replacing IT equipment, the telephone system, furniture and other major capital expenditure. The Trustees have reviewed the balance in the fund and decided to leave the reserve at £60,000. The general reserves at £184,880 slightly exceed the six month target but Citizens Advice West Berkshire has a budgeted deficit of c. £50,000 for 2016/7 and will need its reserves to counter significant cuts in its funding from West Berkshire Council and Sovereign Housing whilst it builds its ability to operate and bid for funding in new ways. Citizens Advice West Berkshire has no means of increasing reserves apart from making annual savings on its grant. The existence of adequate reserves over the last five years has enabled the organisation to run the risk of keeping open some of its services before any future funding has been identified or obtained.

### Financial review

Details of the deficit of £1,775 for the 12 months to 31<sup>st</sup> March 2016 are set out in the Statement of Financial Activities. Total free reserves carried forward are £184,880. The unrestricted surplus was £2,435.

The restricted funds showed a deficit of £4,210. Untaken holiday was valued for the first time in accordance with FRS 102 resulting in an adjustment of £3,981 in the 2014 reserves brought forward and £6,358 being charged in 2016.

|                    | Balance<br>1 April 2015 | Movement<br>For the Period | Balance<br>31 March 2016 |
|--------------------|-------------------------|----------------------------|--------------------------|
| Restricted Funds   | 8,483                   | (4,210)                    | 4,273                    |
| Designated Funds   | 60,000                  | -                          | 60,000                   |
| Unrestricted Funds | <u>182,445</u>          | <u>2,435</u>               | <u>184,880</u>           |
| Total              | <u>250,928</u>          | <u>(1,775)</u>             | <u>249,153</u>           |

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2016

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### 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 3<sup>rd</sup> 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 nine 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 is left to the Chief Executive, Jan Rothwell and Chief Operations Director, Sue Mackie, assisted by the office manager, Fiona Williams.

### Reference and administrative details

During September 2015 West Berkshire Citizens Advice Bureau started to use the operating name of Citizens Advice West Berkshire as part of the rebranding of the whole Citizens Advice service.

The charity was registered with the Charities Commission in England and Wales on 3<sup>rd</sup> July 2006 under charity number 1115036. It is a company limited by guarantee registered in England and Wales under company number 582149.

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

2<sup>nd</sup> Floor, Broadway House  
4-8 The Broadway  
Newbury  
RG14 1BA

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

|                   |             |                            |
|-------------------|-------------|----------------------------|
| Mrs. S Myerscough | Chair       |                            |
| Mr. A Arul        | Vice Chair  |                            |
| Mr. R Carter-Shaw | Treasurer   |                            |
| Mr P Cowhig       |             |                            |
| Mrs. J Day        | NTC nominee |                            |
| Mr M Hensby       |             | Resigned 24 September 2015 |
| Mr P Hutchison    | Treasurer   | Elected 7 July 2015        |
| Mrs M Jaques      | WBC nominee | Appointed 31 May 2015      |
| Ms H Jones        |             | Resigned 7 July 2015       |
| Mr. A Rowles      |             | Resigned 30 April 2015     |
| Ms C Rust         |             | Co-opted 20 October 2015   |
| Mr A Stark        |             | Resigned 7 July 2015       |
| Mr M Thomas       |             |                            |

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2016

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### Reference and administrative details (continued)

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

|                 |                           |
|-----------------|---------------------------|
| Mrs J Rothwell  | Chief Executive           |
| Ms S Mackie     | Chief Operations Director |
| Mrs P Croysdill | Bureau Volunteer          |
| Mrs S Capner    | Bureau Volunteer          |

Advisors to the charity are:

| <b>Independent Examiners:</b>  | <b>Bankers:</b>  | <b>Bankers:</b>  | <b>Solicitors:</b>   |
|--|--|--|--|
| Crowe Clark Whitehill LLP<br>Aquis House<br>49-51 Blagrave Street<br>Reading<br>Berkshire<br>RG1 1PL | Barclays Bank Plc<br>Market Place<br>Newbury<br>Berkshire<br>RG14 5AY<br><br>Newbury Building Society<br>Northbrook Street<br>Newbury<br>Berkshire<br>RG14 1AE | Santander Business Banking<br>PO Box 6207<br>Newbury<br>RG14 9JB | Gardner Leader<br>White Hart House<br>Market Place<br>Newbury<br>Berkshire<br>RG14 5BA |

### Related Parties

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

The charity is audited every three years by Citizens Advice to ensure that the advice being given is of the high standard laid down by the national association. The processes and procedures are also audited every three years to ensure that Citizens Advice West Berkshire is operating in line with the aims and principles set for all local offices. The latest audits were in November 2012 for Quality of Advice and December 2012 for Processes and Procedures. The results of these audits rated Citizens Advice West Berkshire's quality of advice at 84%. This puts our performance in the top 10% of local offices in the country. This performance has been sustained for nine years and is a remarkable achievement. We successfully reapplied for the AQS quality mark for our debt casework and were also successful in our first application for the quality mark for our welfare benefits casework.

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.

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2016

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### 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 1.

### Independent Examiners

Crowe Clark Whitehill LLP were re-appointed as the charitable company's independent examiner during the year and have expressed their willingness to continue in that capacity. A resolution proposing the re-appointment of Crowe Clark Whitehill LLP as Independent Examiners to the Charity will be put to the Annual General Meeting.

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:

S Myerscough



Date: 22.06.2016

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2016

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|   | Notes | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | 2016<br>£      | 2015<br>£      |
|---|-------|----------------------------|--------------------------|----------------|----------------|
| <b>Income and endowments from:</b>            |       |                            |                          |                |                |
| Donations                                     | 2     | 21,490                     | 7,721                    | 29,211         | 31,408         |
| Charitable activities                         | 3     | 244,283                    | 42,162                   | 286,445        | 281,355        |
| Investment                                    |       | <u>1,703</u>               | <u>-</u>                 | <u>1,703</u>   | <u>774</u>     |
| <b>Total</b>                                  |       | <u>267,476</u>             | <u>49,883</u>            | <u>317,359</u> | <u>313,537</u> |
| <b>Expenditure on:</b>                        |       |                            |                          |                |                |
| Charitable activities                         | 4     | <u>132,627</u>             | <u>186,507</u>           | <u>319,134</u> | <u>303,474</u> |
| <b>Total</b>                                  |       | <u>132,627</u>             | <u>186,507</u>           | <u>319,134</u> | <u>303,474</u> |
| <b>Net Income/(Expenditure) for the year</b>  |       | 134,849                    | (136,624)                | (1,775)        | 10,063         |
| Transfer between funds                        | 8     | <u>(132,414)</u>           | <u>132,414</u>           | <u>-</u>       | <u>-</u>       |
| <b>Net movement in funds for the year</b>     |       | 2,435                      | (4,210)                  | (1,775)        | 10,063         |
| Funds brought forward at 1 April 2015         |       | <u>242,445</u>             | <u>8,483</u>             | <u>250,928</u> | <u>240,865</u> |
| <b>Funds carried forward at 31 March 2016</b> |       | <u>244,880</u>             | <u>4,273</u>             | <u>249,153</u> | <u>250,928</u> |

The notes on pages 9 to 16 form part of these accounts



# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## BALANCE SHEET

AS AT 31 MARCH 2016

Company Number: 5821486

|  | Notes | 2016            | 2015            |
|--|-------|-----------------|-----------------|
|  |       | £               | £               |
| <b>FIXED ASSETS</b>                          | 5     | -               | -               |
| <b>CURRENT ASSETS</b>                        |       |                 |                 |
| Debtors and prepayments                      | 6     | 14,887          | 14,725          |
| Cash at bank and in hand                     |       | <u>260,542</u>  | <u>253,861</u>  |
|  |       | <b>275,429</b>  | 268,586         |
| <b>CREDITORS: Amount due within one year</b> | 7     | <u>(26,276)</u> | <u>(17,658)</u> |
| <b>Net Current Assets</b>                    |       | <u>249,153</u>  | <u>250,928</u>  |
| <b>Net Assets</b>                            |       | <u>249,153</u>  | <u>250,928</u>  |
| <b>FUNDS</b>                                 |       |                 |                 |
| Unrestricted Funds                           | 9     | 244,880         | 242,445         |
| Restricted Funds                             | 8     | <u>4,273</u>    | <u>8,483</u>    |
| <b>Total Funds</b>                           | 10    | <u>249,153</u>  | <u>250,928</u>  |

The trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit of its accounts for the period in question in accordance with Section 476 of the Act. The trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with Section 386 of the Act, and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2016 and of its deficit 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 22 June 2016 and were signed on their behalf by:-



**R Carter Shaw**  
Director

The notes on pages 9 to 16 form part of these accounts

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2016

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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) (Effective 1 January 2015) – (Charities SORP (FRS 102)), and the Companies Act 2006.

The accounts have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The charity has early adopted the provisions of bulletin 1 as permitted.

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 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 6.

#### c) Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required. The transition date was 1 April 2014.

At the date of transition in applying the requirement to recognise liabilities arising from employee benefits, a liability was recognised for short –term compensated absence arising from employee entitlement to paid annual leave. The initial liability recognised at the date of transition was for the holiday entitlement carried forward and for the entitlement arising in the year which was due but not taken. The initial liability was for £3,981. No other restatements were required. In accordance with the requirements of FRS 102 a reconciliation of opening balances is provided:

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2016

### 1. ACCOUNTING POLICIES (continued)

#### c) Reconciliation with previous Generally Accepted Accounting Practice (continued)

| Reconciliation of fund balances    | 1 April 2014<br>£ | 31 March 2015<br>£ |
|------------------------------------|-------------------|--------------------|
| Fund balances as previously stated | 244,846           | 254,909            |
| Short-term compensated absences    | <u>(3,981)</u>    | <u>(3,981)</u>     |
| Fund balances as restated          | <u>240,865</u>    | <u>250,928</u>     |

#### d) 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.

#### e) 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.

#### f) Income

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

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

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

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2016

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### 1. ACCOUNTING POLICIES (continued)

#### g) 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.

In previous years 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) were shown separately in the Statement of Financial Activities. To comply with Charities SORP FRS 102 Governance costs have been included within charitable activities as an element of other support costs.

#### h) 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.

#### i) Capital & Refurbishment Fund

The trustees established this fund to cover the purchase of equipment, the replacement of old equipment and for the refurbishment of the premises in Newbury. Funds are designated at the trustees' discretion.

#### j) Taxation

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

#### k) VAT

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

#### l) 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.

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2016

### 1. ACCOUNTING POLICIES (continued)

#### m) 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.

#### n) 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.

#### o) 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<br>Funds<br>£ | Restricted<br>Funds<br>£ | 2016<br>Total<br>£ | 2015<br>Total<br>£ |
|----------------------|----------------------------|--------------------------|--------------------|--------------------|
| Newbury Town Council | 11,500                     | 6,000                    | 17,500             | 17,500             |
| Donations            | <u>9,990</u>               | <u>1,721</u>             | <u>11,711</u>      | <u>13,908</u>      |
|                      | <u>21,490</u>              | <u>7,721</u>             | <u>29,211</u>      | <u>31,408</u>      |

### 3. CHARITABLE ACTIVITIES

| <u>Advice Services</u>        | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | 2016<br>Total<br>£ | 2015<br>Total<br>£ |
|-------------------------------|----------------------------|--------------------------|--------------------|--------------------|
| Local Authority Grants        | 219,892                    | 20,414                   | 240,306            | 240,306            |
| Sovereign Housing Association | 9,197                      | 18,000                   | 27,197             | 18,000             |
| Thatcham Town Council         | -                          | 3,748                    | 3,748              | 3,664              |
| Greenham Common Trust         | 8,394                      | -                        | 8,394              | 12,772             |
| CA Berkshire Consortium       | -                          | -                        | -                  | 1,415              |
| Citizens Advice               | 6,800                      | -                        | 6,800              | 3,198              |
| National Insurance Allowance  | -                          | -                        | -                  | <u>2,000</u>       |
|                               | <u>244,283</u>             | <u>42,162</u>            | <u>286,445</u>     | <u>281,355</u>     |

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2016

### 4. TOTAL RESOURCES EXPENDED

|                              | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | 2016<br>Total<br>£ | 2015<br>Total<br>£ |
|------------------------------|----------------------------|--------------------------|--------------------|--------------------|
| Staff Costs:                 |                            |                          |                    |                    |
| Salaries                     | 75,636                     | 131,234                  | 206,870            | 193,732            |
| Employers NIC                | 2,313                      | 7,038                    | 9,351              | 11,123             |
| Pension contributions        | <u>2,562</u>               | <u>4,971</u>             | <u>7,533</u>       | <u>8,736</u>       |
|                              | <u>80,511</u>              | <u>143,243</u>           | <u>223,754</u>     | <u>213,591</u>     |
| Other support costs:         |                            |                          |                    |                    |
| Premises                     | 26,742                     | 24,729                   | 51,471             | 50,487             |
| Office expenses              | 16,438                     | 17,199                   | 33,637             | 36,513             |
| Office Equipment             | 7,344                      | -                        | 7,344              | -                  |
| Governance                   |                            |                          |                    |                    |
| Independent exam             | 1,566                      | 1,314                    | 2,880              | 2,760              |
| Other                        | <u>26</u>                  | <u>22</u>                | <u>48</u>          | <u>123</u>         |
|                              | <u>52,116</u>              | <u>43,264</u>            | <u>95,380</u>      | <u>89,883</u>      |
| Provision of advice services | <u>132,627</u>             | <u>186,508</u>           | <u>319,134</u>     | <u>303,474</u>     |

|  | 2016<br>Total | 2015<br>Total |
|--|---------------|---------------|
| The average number of employees was:       |               |               |
| Number of employees                        | 17            | 16            |
| Full-time equivalents                      | 7.6           | 7.5           |
| The weekly hours are as follows:           | Hrs/wk        | Hrs/wk        |
| Chief Executive & Chief Operations Officer | 55            | 49            |
| Admin                                      | 54            | 54            |
| Training                                   | 10            | 10            |
| Case Workers                               | 70            | 71            |
| Management support                         | 93            | 95            |

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 (2015: nil).

Key management remuneration for the year was £87,397.

Over 40 volunteers provide holistic advice on an individual basis to our clients. We also have volunteers who assist with administrative work in the office. In total our volunteers gave over 28,000 hours last year as advisers, trustees, receptionists and administrators and their contribution is estimated conservatively at over £450,000.

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2016

### 5. FIXED ASSETS

|                        | Computer<br>Equipment<br>£ |
|------------------------|----------------------------|
| <b>COST:</b>           |                            |
| At 1 April 2015        | 38,209                     |
| Disposals              | <u>-</u>                   |
| At 31 March 2016       | <u>38,209</u>              |
| <b>DEPRECIATION:</b>   |                            |
| At 1 April 2015        | 38,209                     |
| Charge for period      | -                          |
| Adjustment on disposal | <u>-</u>                   |
| At 31 March 2016       | <u>38,209</u>              |
| <b>NET BOOK VALUE:</b> |                            |
| At 31 March 2016       | <u><u>-</u></u>            |
| At 31 March 2015       | <u><u>-</u></u>            |

### 6. DEBTORS

|             | 2016<br>£     | 2015<br>£     |
|-------------|---------------|---------------|
| Debtors     | 3,375         | 255           |
| Prepayments | <u>11,512</u> | <u>14,470</u> |
|             | <u>14,887</u> | <u>14,725</u> |

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

### 7. CREDITORS: Amounts falling due within one year

|                                 | 2016<br>£     | 2015<br>£     |
|---------------------------------|---------------|---------------|
| Accruals and deferred income    | 16,212        | 14,661        |
| Pension creditor                | 6,807         | *             |
| Social security and other taxes | <u>3,257</u>  | <u>2,997</u>  |
|                                 | <u>26,276</u> | <u>17,658</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 2016

### 8. RESTRICTED FUNDS

|                          | <i>Balance<br/>1 April<br/>2015</i><br>£ | <b>Movement in Resources</b><br>Incoming      Outgoing<br>£                      £ |                  | Transfers<br>£ | <b>Balance<br/>31 March<br/>2016</b><br>£ |
|--------------------------|--|--|------------------|----------------|---|
| Carers                   | -  | 22,663   | (41,512)         | 18,849         | -   |
| All Outreach             | -  | 3,124  | (46,379)         | 43,255         | -   |
| Sovereign                | -  | 18,096   | (76,411)         | 58,315         | -   |
| Saturday Opening         | 8,483                                    | 6,000  | (10,210)         | -              | 4,273                                     |
| Greenham Common<br>Trust |  |  |                  |                |   |
| – Financial Literacy     | -  | -  | (11,995)         | 11,995         | -   |
|                          | <u>8,483</u>                             | <u>49,883</u>  | <u>(186,507)</u> | <u>132,414</u> | <u>4,273</u>                              |

**Purpose of funds:**

|   |  |
|---|--|
| <b>Carers</b>   | Funds for the provision of Citizens Advice services to Carers living in West Berkshire |
| <b>All Outreach</b>   | Funds to support outreach services   |
| <b>Sovereign</b>  | Funds provided for additional debt advice caseworker.                                  |
| <b>Saturday opening</b>                                       | Funds for opening on Saturday mornings.  |
| <b>Greenham Common<br/>Trust Financial<br/>Literacy Grant</b> | Funds to provide financial literacy awareness for vulnerable groups                    |

Transfers are made as required from unrestricted funds to cover any deficits in the restricted funds.

### 9. UNRESTRICTED FUNDS

|                           | <i>Balance<br/>1 April<br/>2015</i><br>£ | <b>Movement in Resources</b><br>Incoming      Outgoing<br>£                      £ |                  | Transfer<br>£    | <b>Balance<br/>31 March<br/>2016</b><br>£ |
|---------------------------|--|--|------------------|------------------|---|
| <b>Designated:</b>        |  |  |                  |                  |   |
| Capital and Refurbishment | <u>60,000</u>                            | -  | -                | -                | <u>60,000</u>                             |
| Total Designated          | 60,000                                   | -  | -                | -                | 60,000                                    |
| <b>General</b>            | <u>182,445</u>                           | <u>267,476</u>   | <u>(132,627)</u> | <u>(132,414)</u> | <u>184,880</u>                            |
|                           | <u>242,445</u>                           | <u>267,476</u>   | <u>(132,627)</u> | <u>(132,414)</u> | <u>244,880</u>                            |

**Purpose of funds:**

**Capital and Refurbishment Fund**  
Funds set aside for major refurbishment and future capital needs.



# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2016

### 10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

|                                 | Current<br>Assets<br>£ | Creditors<br>£  | Total<br>£     |
|---------------------------------|------------------------|-----------------|----------------|
| Restricted Funds                | 9,955                  | (5,682)         | 4,273          |
| Unrestricted Funds - Designated | 60,000                 | -               | 60,000         |
| Unrestricted Funds - General    | <u>205,474</u>         | <u>(20,594)</u> | <u>184,880</u> |
|                                 | <u>275,429</u>         | <u>(26,276)</u> | <u>249,153</u> |

### 11. CAPITAL COMMITMENTS

There were no capital commitments at the balance sheet date.

### 12. LEASE COMMITMENT

Citizens Advice West Berkshire has a 10 year operating lease on its new premises in Newbury from 1 November 2010, currently paying £40,000 p.a. for the remainder of the lease.

### 13. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES

|  | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | 2015<br>Total<br>£ |
|--|----------------------------|--------------------------|--------------------|
| INCOME AND ENDOWMENTS FROM:            |                            |                          |                    |
| Donations                              | 19,172                     | 12,236                   | 31,408             |
| Charitable activities                  | 238,894                    | 42,461                   | 281,355            |
| Investments                            | <u>774</u>                 | <u>-</u>                 | <u>774</u>         |
| Total                                  | <u>258,840</u>             | <u>54,697</u>            | <u>313,537</u>     |
| EXPENDITURE ON:                        |                            |                          |                    |
| Charitable activities                  | <u>127,191</u>             | <u>176,283</u>           | <u>303,474</u>     |
| Total                                  | <u>127,191</u>             | <u>176,283</u>           | <u>303,474</u>     |
| Net Income/(Expenditure) for the year  | 131,649                    | (121,586)                | 10,063             |
| Transfer between funds                 | <u>(105,135)</u>           | <u>105,135</u>           | <u>-</u>           |
| Net movement in funds for the year     | 26,514                     | (16,451)                 | 10,063             |
| Funds brought forward at 1 April 2015  | <u>215,931</u>             | <u>24,934</u>            | <u>240,865</u>     |
| Funds carried forward at 31 March 2016 | <u>242,445</u>             | <u>8,843</u>             | <u>250,928</u>     |

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

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I report on the accounts of the company for the year ended 31 March 2016, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

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

### Respective responsibilities of the trustees and the examiner

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

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

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

### Basis of independent examiner's report

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

### Independent examiner's statement

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

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



Janette Joyce FCA  
Chartered Accountant  
**Crowe Clark Whitehill LLP**

Reading  
Berkshire

Date: 27.6.16.....