

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 2017**

UNAUDITED

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2017

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 2017 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 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)
- Financial assessments of some beneficiaries of the Community Furniture Project's Essential Household Goods scheme
- Specialist support to members of Newbury and District MS Society, primarily with claims for sickness/disability benefits
- 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. Using our clients' experiences, we create compelling evidence-based campaigns to bring about change for the benefit of all. Some local experiences that have played a part in bringing about national changes are:

- We fed our client experiences into a national consultation on Personal Independence Payments (PIP) that led to a change in the rules to allow people to keep Motability cars while appealing adverse decisions
- As a result of information from local Citizens Advice offices, including West Berkshire, Citizens Advice played a major role in securing legislation to ban letting agents fees
- In May 2016 we launched a wide ranging local campaign to raise awareness of the hidden cost of buying household goods on high cost credit and particularly from rent to own suppliers. This fed into a national consultation by the Financial Conduct Authority which will lead to improved regulation of this sector. This project also further strengthened our existing links with other organisations in West Berkshire who work with vulnerable consumers.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2017

Objectives and Activities (continued)

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

Citizens Advice West Berkshire holds the AQS Quality Mark for its generalist advice and for its debt and welfare benefits casework which were re-accredited in March 2016.

During 2016/17 we received one-off funding from various sources for specific activities/funds:

- £25,000 transitional funding from West Berkshire Council to help to prepare for a future with reduced core funding
- £25,000 transitional funding from Greenham Common Trust to support core running costs as the organisation
- £7,000 from Greenham Common Trust to support our Carers Advice service
- £5,000 Englefield Trust to support our Carers Advice service
- £5,000 from the Gerald Palmer Eling Trust towards our core running costs

In addition, West Berkshire Council provided us with car parking permits to the value of £53,539 (2016: £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 2016/17 are:

- A client had a dispute with a contractor over some work which he had carried out for her that cost nearly £3,000. The client had been trying to resolve the matter with the contractor for over 6 months with no result. Our Outreach adviser contacted the contractor, explaining that he could be deemed to be in breach of contract and the possible consequences to him. He immediately arranged to redo the work.
- A client with a learning disability lost some of her Council Tax Relief as a result of a decision on her Employment and Support Allowance (ESA). The client did not understand what was happening and sought help when she received a demand from West Berkshire Council and subsequently a court summons. Our adviser negotiated with West Berkshire Council and the summons was withdrawn and any action held pending the outcome of the client's appeal against the ESA decision (our Carers Team are helping with her ESA appeal).
- A client attended the Outreach to discuss his and his wife's debts – they were struggling and very short of money. They are both retired and in very poor health. The team ended up carrying out numerous home visits to them and, during the clients' periods of ill-health, managed to gain time from their creditors. Our Carers team also became involved and nearly tripled the couple's income by gaining Attendance Allowance and Pension Credit with a severe Disability Premium for both of them, thereby increasing their income by nearly £450 a week. The clients were extremely grateful and felt that their wellbeing was significantly improved.
- We supported a client following split with her husband caused by his domestic violence. She was left with joint debts and had no experience of managing the household budget. We applied for a Debt Relief Order for the client and helped with her divorce proceedings using Court Nav – a Citizens Advice service.
- Another client had been homeless and then moved from Two Saints hostel into other accommodation. The client had no money and had been badly advised by another agency about Discretionary Housing Payment and he started building up rent arrears almost immediately. His situation was made worse by irregular building employment and benefit complications and delays. Other debts built up including Council Tax arrears for which bailiffs were involved and the client paid them instead of his landlord and ended up on the point of eviction. We helped to stabilise and then resolve the situation over a period of months. Our successes included claiming Housing Benefit covering the rent arrears.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2017

Achievements and performance (continued)

During the year we helped the people of West Berkshire to be over £445,900 better off, this includes increasing the income of our clients by over £363,000 (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 10,500 contacts with and on behalf of our clients, helping them to deal with over 13,200 issues. We managed to maintain this level of service to clients despite having to cut our opening hours by 25% following a £40,000 cut in our core grant from West Berkshire Council for 2016/17.

The results of our 2016 West Berkshire client satisfaction survey were positive although they dipped a little from previous years. This is partly attributable to difficulties of access to the service, reflecting reduced opening hours. A larger reduction in satisfaction is related to the complexity of the issues that we see including high expectation of level of child related court work and immigration work that we will do as more and more people need access to a solicitor and legal help has been withdrawn. 96% respondents said that they found it very easy (59%) or fairly easy (37%) to access our services. 86% respondents said that they found it very easy (57%) or fairly easy (29%) to get help with their problem. 100% respondents found the service to be useful and the information and advice that they received and 100% would visit again.

Looking forward, West Berkshire Council have cut a further £60,000 from core funding for 2017/18 and we are planning for a future with reduced grant funding from West Berkshire Council. We are grateful to the Council and for the provision of £30,000 transitional funding for 2017/18 which will be used to cover one off costs as we completely restructure our services and downsize.

Reserves

The Trustees have historically set a target of six months expenditure for our free reserves. During 2016/17 West Berkshire Council reduced its funding for our core services by £40k and have subsequently reduced it by another £60k in 2017/18. This makes a reduction of £100k over the two years and is nearly a third of our total income. The Board has decided to reduce its free reserve target over the next two years from the current 7 months down to three months expenditure and to use the excess reserve to adsorb the current budget deficit for 2017/18 of £75k whilst it tries to build up new income to cover the shortfall.

As well as adjusting to such a large reduction in our income for 2017/18 there is also concern surrounding the sustainability of our future funding. The Board is therefore redefining its designated reserve to cover full redundancy costs, the notice period of our rental contract and the excess of transition costs above any grant given to us for that purpose. These include moving and refurbishment costs as we move to smaller offices with less than half our current space.

Financial review

Details of the surplus of £5,118 for the 12 months to 31st March 2017 are set out in the Statement of Financial Activities. Total free reserves carried forward are £190,651.

A £25k grant from Greenham Common Trust allowed us to continue to provide almost the same general level of service during the year despite the £40k reduction its core funding. It also bought us time to search for new markets and other charities for joint commissioning bids. For various reasons beyond our control this was not as successful as we hoped and we are now refining our funding strategy.

Additional one time grants, mentioned above also allowed us to cover our £48,000 budget deficit.

	Balance 1 April 2016	Movement For the Period	Balance 31 March 2017
Restricted Funds	4,273	(653)	3,620
Designated Funds	60,000	-	60,000
Unrestricted Funds	<u>184,880</u>	<u>5,771</u>	<u>190,651</u>
Total	<u>249,153</u>	<u>5,118</u>	<u>254,271</u>

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2017

Structure, governance and management

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

The charity dictates that the number of Trustees shall be a minimum of three and a maximum of fifteen. During the period under review the charity operated with an average of 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 3rd 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:

2nd 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 P Hutchison	Treasurer	
Mr. R Carter-Shaw		
Mr P Cowhig		
Mrs. J Day	NTC nominee	
Mr M Fernandes		Co-opted 16 August 216
Mrs M Jaques	WBC nominee	
Mr P Masters		Co-opted 29 November 2016
Ms C Rust		Elected 5 July 2016
Mr M Thomas		

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2017

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 D Hunt	Bureau Volunteer
Mrs S Capner	Bureau Volunteer

Advisors to the charity are:

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

Citizens Advice West Berkshire works within the nationally agreed Performance and Quality Framework. This includes monthly reviews of the Quality of Advice, moderated by Citizens Advice and an annual Leadership Self-Assessment, also reviewed by Citizens Advice; this replaces the old 3 yearly audits. At the first Leadership Self-Assessment review in June 2016, we were rated as green for the quality of our governance and management. The Advice Quality Standard (AQS) quality marks for our Welfare Benefits and Debt advice were re-awarded for 3 years in March 2016.

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 2017

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:

30.03.2017 

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 2017

	Notes	Unrestricted Funds £	Restricted Funds £	2017 £	2016 £
Income and endowments from:					
Donations	2	51,212	21,000	72,212	29,211
Charitable activities	3	188,796	60,344	249,140	286,445
Investment		<u>2,733</u>	<u>-</u>	<u>2,733</u>	<u>1,703</u>
Total		<u>242,741</u>	<u>81,344</u>	<u>324,085</u>	<u>317,359</u>
Expenditure on:					
Charitable activities	4	<u>115,400</u>	<u>203,567</u>	<u>318,967</u>	<u>319,134</u>
Total		<u>115,400</u>	<u>203,567</u>	<u>318,967</u>	<u>319,134</u>
Net Income/(Expenditure) for the year		127,341	(122,223)	5,118	(1,775)
Transfer between funds	8	<u>(121,570)</u>	<u>121,570</u>	<u>-</u>	<u>-</u>
Net movement in funds for the year		5,771	(653)	5,118	(1,775)
Funds brought forward at 1 April 2016		<u>244,880</u>	<u>4,273</u>	<u>249,153</u>	<u>250,928</u>
Funds carried forward at 31 March 2017		<u>250,651</u>	<u>3,620</u>	<u>254,271</u>	<u>249,153</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 2017

Company Number: 5821486

	Notes	2017	2016
		£	£
FIXED ASSETS	5	-	-
CURRENT ASSETS			
Debtors and prepayments	6	3,757	14,887
Cash at bank and in hand		<u>273,313</u>	<u>260,542</u>
		277,070	275,429
CREDITORS: Amount due within one year	7	<u>(22,799)</u>	<u>(26,276)</u>
Net Current Assets		<u>254,271</u>	<u>249,153</u>
Net Assets		<u>254,271</u>	<u>249,153</u>
FUNDS			
Unrestricted Funds	9	190,651	184,880
Designated Funds	9	60,000	60,000
Restricted Funds	8	<u>3,620</u>	<u>4,273</u>
Total Funds	10	<u>254,271</u>	<u>249,153</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 2017 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 6 June 2017 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 2017

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.

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

After making enquires, the trustees have a reasonable expectation that the charity has adequate resources to continue its activities for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Statement of Trustees Responsibilities on page 6.

c) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, which are described in note 1, trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimation and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of revision and future periods if the revision affects the current and future periods.

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

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2017

1. ACCOUNTING POLICIES (continued)

d) Financial Instruments

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

e) Income

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

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

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

f) Expenditure

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

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

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

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

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

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

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2017

1. ACCOUNTING POLICIES (continued)

g) Fund Accounting

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

h) 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.

i) Taxation

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

j) VAT

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

k) Fixed Assets

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

l) Pension Contributions

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

m) Debtors

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

n) Creditors and provisions

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

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2017

2. DONATIONS

	Unrestricted Funds £	Restricted Funds £	2017 Total £	2016 Total £
Newbury Town Council	11,500	6,000	17,500	17,500
Greenham Common Trust	25,000	7,000	32,000	-
Gerald Palmer Trust	5,000	-	5,000	-
Englefield Trust	-	5,000	5,000	-
Other donations	<u>9,712</u>	<u>3,000</u>	<u>12,712</u>	<u>11,711</u>
	<u>51,212</u>	<u>21,000</u>	<u>72,212</u>	<u>29,211</u>

3. CHARITABLE ACTIVITIES

<u>Advice Services</u>	Unrestricted Funds £	Restricted Funds £	2017 Total £	2016 Total £
Local Authority Grants	179,892	45,414	225,306	240,306
Sovereign Housing Association	-	10,000	10,000	27,197
Adult Social Care	7,500	-	7,500	-
Thatcham Town Council	-	3,778	3,778	3,748
Greenham Common Trust	-	-	-	8,394
Citizens Advice	-	-	-	6,800
Other	<u>1,404</u>	<u>1,152</u>	<u>2,556</u>	<u>-</u>
	<u>188,796</u>	<u>60,344</u>	<u>249,140</u>	<u>286,445</u>

4. TOTAL RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	2017 Total £	2016 Total £
Staff Costs:				
Salaries	66,768	131,153	197,921	206,870
Employers NIC	1,924	6,627	8,551	9,351
Pension contributions	<u>2,334</u>	<u>5,826</u>	<u>8,160</u>	<u>7,533</u>
	<u>71,026</u>	<u>143,606</u>	<u>214,632</u>	<u>223,754</u>
Other support costs:				
Premises	25,589	27,333	52,922	51,471
Office expenses	16,870	16,249	33,119	33,637
Office Equipment	-	14,098	14,098	7,344
Governance				
Independent exam	1,643	1,957	3,600	2,880
Other	<u>272</u>	<u>324</u>	<u>596</u>	<u>48</u>
	<u>44,374</u>	<u>59,961</u>	<u>104,335</u>	<u>95,380</u>
Provision of advice services	<u>115,400</u>	<u>203,567</u>	<u>318,967</u>	<u>319,134</u>

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2017

4. TOTAL RESOURCES EXPENDED (continued)

	2017 Total	2016 Total
The average number of employees was:		
Number of employees	16	17
Full-time equivalents	7.3	7.6
The weekly hours are as follows:	Hrs/wk	Hrs/wk
Chief Executive & Chief Operations Officer	60	55
Admin	54	54
Training	10	10
Case Workers	59	70
Management support	88	93

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 (2016: nil).

Key management remuneration for the year was £100,797 (2016: £94,528).

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.

5. FIXED ASSETS

	Computer Equipment £
COST:	
At 1 April 2016	38,209
Disposals	<u>(5,381)</u>
At 31 March 2017	<u>32,828</u>
DEPRECIATION:	
At 1 April 2016	38,209
Charge for period	-
Adjustment on disposal	<u>(5,381)</u>
At 31 March 2017	<u>32,828</u>
NET BOOK VALUE:	
At 31 March 2017	<u><u>-</u></u>
At 31 March 2016	<u><u>-</u></u>

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2017

6. DEBTORS

	2017 £	2016 £
Debtors	1,770	3,375
Prepayments	<u>1,987</u>	<u>11,512</u>
	<u><u>3,757</u></u>	<u><u>14,887</u></u>

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

7. CREDITORS: Amounts falling due within one year

	2017 £	2016 £
Accruals and deferred income	19,017	16,212
Pension creditor	310	6,807
Social security and other taxes	<u>3,472</u>	<u>3,257</u>
	<u><u>22,799</u></u>	<u><u>26,276</u></u>

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

8. RESTRICTED FUNDS

	Balance 1 April 2016 £	Movement in Resources Incoming	Outgoing	Transfers £	Balance 31 March 2017 £
	£	£	£	£	£
Carers	-	33,029	(43,759)	10,730	-
All Outreach	-	6,703	(43,316)	36,613	-
Sovereign	-	10,612	(73,511)	62,899	-
Saturday Opening	4,273	6,000	(12,742)	2,469	-
Transition	-	25,000	(21,380)	-	3,620
Greenham Common Trust	-	-	-	-	-
- Financial Literacy	-	-	(8,859)	8,859	-
	<u>4,273</u>	<u>81,344</u>	<u>(203,567)</u>	<u>121,570</u>	<u><u>3,620</u></u>

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2017

8. RESTRICTED FUNDS (continued)

Purpose of funds:

Carers	Funds for the provision of Citizens Advice services to Carers living in West Berkshire
All Outreach	Funds to support outreach services
Sovereign	Funds provided for additional debt advice caseworker.
Saturday opening	Funds for opening on Saturday mornings.
Transition	Funding received from West Berkshire Council to help prepare for a future with reduced core funding.
Financial Literacy Grant	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 1 April 2016 £</i>	Movement in Resources			Balance 31 March 2017 £
		Incoming £	Outgoing £	Transfer £	
Designated:					
Capital and Refurbishment	<u>60,000</u>	-	-	-	<u>60,000</u>
Total Designated	60,000	-	-	-	60,000
General	<u>184,880</u>	<u>242,741</u>	<u>(115,400)</u>	<u>(121,570)</u>	<u>190,651</u>
	<u>244,880</u>	<u>242,741</u>	<u>(115,400)</u>	<u>(121,570)</u>	<u>250,651</u>

Purpose of funds:

Capital and Refurbishment Fund

This fund was re-purposed during the year to cover costs arising from re-structuring.

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Current Assets £	Creditors £	Total 2017 £
Restricted Funds	9,302	(5,682)	3,620
Unrestricted Funds - Designated	60,000	-	60,000
Unrestricted Funds - General	<u>207,768</u>	<u>(17,117)</u>	<u>190,651</u>
	<u>277,070</u>	<u>(22,799)</u>	<u>254,271</u>

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2017

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)

<i>Comparative</i>	<i>Current Assets</i>	<i>Creditors</i>	<i>Total 2016</i>
	£	£	£
<i>Restricted Funds</i>	9,955	(5,682)	4,276
<i>Unrestricted Funds - Designated</i>	60,000	-	60,000
<i>Unrestricted Funds - General</i>	<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

	<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>2016 Total</i>
	£	£	£
INCOME AND ENDOWMENTS FROM:			
Donations	21,490	7,721	29,211
Charitable activities	244,283	42,162	286,445
Investments	<u>1,703</u>	<u>-</u>	<u>1,703</u>
Total	<u>267,476</u>	<u>49,883</u>	<u>317,359</u>
EXPENDITURE ON:			
Charitable activities	<u>132,627</u>	<u>186,507</u>	<u>319,134</u>
Total	<u>132,627</u>	<u>186,507</u>	<u>319,134</u>
Net Income/(Expenditure) for the year	134,849	(136,624)	(1,775)
Transfer between funds	<u>(132,414)</u>	<u>132,414</u>	<u>-</u>
Net movement in funds for the year	2,435	(4,210)	(1,775)
Funds brought forward at 1 April 2015	<u>242,445</u>	<u>8,843</u>	<u>250,928</u>
Funds carried forward at 31 March 2016	<u>244,880</u>	<u>4,273</u>	<u>249,153</u>

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

I report on the accounts of the company for the year ended 31 March 2017, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

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

Respective responsibilities of the trustees and the examiner

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

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

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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



Janette Joyce FCA
Chartered Accountant
Crowe Clark Whitehill LLP

Reading
Berkshire

Date: 4.7.17