

**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 2018**

UNAUDITED

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2018

---

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 2018 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, email, face to face at 3 GP Surgeries in the area – Monday to Thursday.
- Specialist advice to people with disabilities, long term health conditions and carers, focused on needs related to their conditions/caring responsibilities
- Money advice including specialist support for complex debt problems
- Help to develop budgeting and money management skills
- Consumer education
- Financial assessments of some beneficiaries of the Community Furniture Project's Essential Household Goods scheme
- Specialist support to members of Newbury and District MS Society, primarily with claims for sickness/disability benefits
- 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' experience, we create compelling campaigns to deliver change for the benefit of all. Amongst our lobbying successes are:

### Universal Credit

Our office contributed to the national Citizens Advice evidence-based lobbying campaign that helped secure major changes to Universal Credit which will make a real difference to our clients including:

- A £1.5bn support package for Universal Credit
- Removal of the initial 7 waiting days
- Additional non-repayable 2-week housing payment

At local level, we have seen improved partnership working with West Berkshire Council and the local and regional JCP over the operation of Full Service Universal Credit.

### High Cost Credit/ Rent-to-Own

Citizens Advice West Berkshire has long been campaigning on the high cost of household goods paid by clients using the rent-to-own market. This saw our clients paying between three to five times more for household goods than equivalent high street prices. We conducted our own consumer campaign and submitted evidence and case studies to the Financial Conduct Authority (FCA) and to national Citizens Advice. In a major campaign win, the FCA ordered Bright House to repay £14.8m to customers who had been

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2018

---

victims of the company's irresponsible lending. In addition, the FCA will introduce a cap on charges in the rent-to-own sector in 2019.

### Scams Awareness

Once again we campaigned on scams awareness in partnership with West Berkshire Council Trading Standards Service in a wide range of community events which gave local residents advice on spotting scams and reporting them. We also conducted a local survey which gave us vital intelligence on current scams.

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 2017/18 we received one-off funding from various sources for specific activities/funds:

- £30,000 transitional funding from West Berkshire Council to help to prepare for a future with reduced core funding.
- £17,500 from Newbury Town Council towards our core funding
- £3,773 from Newbury Weekly News 150<sup>th</sup> Anniversary Giveaway including match funding from Greenham Common Trust to support our Money Advice Service
- £3,773 from Team Kennet Triathlon Club including match funding from Greenham Common Trust to support our Money 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 which saved our staff and volunteers up to £23,758.

### 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 2017/18 are:

- A client was cold called by a Financial Adviser who arranged a home visit to discuss Pensions. At the meeting she persuaded our client to transfer her pension pot from a low risk provider to high risk overseas investments mainly in speculative building projects. The client felt that she was receiving good advice and that the pension pot would grow. It soon transpired that in fact the funds had been subsequently transferred to another company and when a value was requested it became clear that the money originally invested was no longer available. The issue became further complicated when the company went into liquidation. After 18 months of research and investigation, together with the intervention of the Financial Conduct Authority our client was repaid the money she invested originally.
- Mr D came to see us about his brother's financial problems following the death of his brother's wife. The situation was further complicated by the fact that Mr D's brother had no knowledge of the debts that had accrued as his wife had dealt with all of the finances. Although Mr D was very organised and had written to all the necessary creditors he told us that he was struggling to cope, particularly as his brother had become severely depressed. We explained that we could help and that it was more important for him to concentrate on his brother's health. Our client was unaware that we could do this for him and had come to see us for reassurance that he was doing the right thing. Mr D's brother was a beneficiary of his deceased wife's life policy and received a small payment. We were able to negotiate with creditors to come to an agreement for a full and final settlement, particular as Mr D's brother was unable to carry on working. With support our client also felt able to deal with creditors himself. Client told us that the without our help he did not know what would have happened as although he appeared organised he felt under a lot of pressure.

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2018

---

### **Achievements and performance (continued)**

During the year we helped the people of West Berkshire to be over £438,867 better off. This includes increasing the income of our clients by over £265,815 (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 9,651 contacts with and on behalf of our clients, helping them to deal with over 10,889 issues. We managed to maintain this level of service to clients despite having a further cut in our core grant from West Berkshire Council for 2017/18 and while downsizing our office space and the number of client interview rooms from 8 to 4 during the last quarter of the year.

The results of our 2017 West Berkshire client satisfaction survey were positive although they showed a slight dip from last year. 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 finding a way forward. This can be related to lack of legal help and changes to the welfare benefit system, following the introduction of Universal Credit full service. We are seeing an increase in immigration issues which often need specialist advice. 95% of respondents said that they would recommend our service or see us again.

Looking forward, we have restructured and downsized following a further cut of £60,000 in our core funding. Reducing our overheads meant that we had to reduce our staff costs and made some paid members of staff redundant. There has also been a reduction in opening hours for clients. We now have less capacity to see clients because of the reduced number of interview rooms that are available.

Greenham Trust has fully supported us through the move including helping us to downsize into around a third of our previous office space. The Community Furniture project helped us to clear the old office, removing all the furniture we could no longer accommodate.

All of this has enabled us to reduce our operating costs so that we should be able to break even in the upcoming year. This is despite a yet further reduction of £40k in core funding from West Berkshire Council for 2018/19. But this has only been possible because, (a) West Berkshire Council were able to limit this reduction which had earlier been proposed at £80k, (b) Greenham Common Trust have made a contribution of £20k towards maintaining our core service, and committed to work with us to raise further funds.

### **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 by a further £60k in 2017/18. This makes a reduction of £100k over the 2 years and is nearly a third of our total income. The Board decided to reduce its free reserve target towards 3 months' expenditure and to use the funds released to cover the deficit for 2017/18 of £79k. This deficit was incurred both in maintaining our service and in covering the costs of configuring a smaller office to reduce our rent and of some redundancies. This level of reserves is also seen as being more in line with expectations of potential funders who are reluctant to fund charities with very large cash reserves.

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 has therefore redefined its designated reserve to cover full redundancy costs and the notice period of our rental and other contracts, so that if necessary we could close in an orderly fashion, meeting our commitments. This practice is in line with the other Citizens Advice charities in Berkshire.

Total free reserves carried forward are £85,732.

### **Financial review**

Details of the deficit of £78,538 for the 12 months to 31<sup>st</sup> March 2018 are set out in the Statement of Financial Activities. This temporary deficit results from the funding cuts of recent years. We maintained our service while we were planning and executing the reduction in office space and people required to operate within our new lower budget. We spent a little over £50,000 on the move, some redundancies and the building work to

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2018

create the new smaller office, most of these costs appear against Premises. As a result of the changes we expect to break even next year.

West Berkshire Council granted us £30,000 in transitional funding to help us reconfigure in response to the funding cuts. This, added to the £79,000 of our own reserves enabled us to continue to provide almost the same general level of service during the year and to plan and execute the reduction in office size and a number of redundancies.

	Balance 1 April 2017	Movement For the Period	Balance 31 March 2018
Restricted Funds	3,620	(3,620)	-
Designated Funds	60,000	30,000	90,000
Unrestricted Funds	<u>190,651</u>	<u>(104,919)</u>	<u>85,732</u>
Total	<u>254,271</u>	<u>(78,538)</u>	<u>175,732</u>

### 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 was left to the Chief Executive, Jan Rothwell and Chief Operations Director, Sue Mackie, assisted by the Office Manager, Fiona Williams. At the end of the financial year, and following nearly 8 years of much valued service Jan Rothwell has resigned from her position as Chief Executive, the board would like to extend its thanks to Jan for her years of service. In light of the significant cut in our operating budget Sue Mackie has taken up the role of Chief Executive while retaining responsibility for operations and is in the process of re-organising and delegating tasks to other members of the team.

### 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.

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2018

---

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:

S Myerscough	Chair	
A Arul	Vice Chair	
P Masters	Treasurer	
R Carter-Shaw		
P Cowhig		
J Day	NTC nominee	Resigned 5.7.2017
M Fernandes		
P Hutchison		Resigned 6.6.17
M Jaques	WBC nominee	
M Payne	NTC nominee	Appointed 30.1.18
C Rust		
M Thomas		Resigned 10.7.17

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:

Wenn Townsend  
30 St. Giles  
Oxford  
OX1 3LE

### Bankers:

Barclays Bank Plc  
Market Place  
Newbury  
Berkshire  
RG14 5AY

### Bankers:

Santander Business Banking  
PO Box 6207  
Newbury  
RG14 9JB

### Solicitors:

Gardner Leader  
White Hart House  
Market Place  
Newbury  
Berkshire  
RG14 5BA

Newbury Building Society  
Northbrook Street  
Newbury  
Berkshire  
RG14 1AE

### 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. The Advice Quality

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2018

---

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.

### 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.

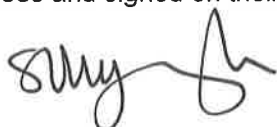
### Independent Examiners

Wenn Townsend were appointed as the charitable company's Independent examiner during the year following a tender process. A resolution proposing the appointment of Wenn Townsend 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: 17 July 2018

# 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 2018

---

	Note	Unrestricted Funds £	Restricted Funds £	Total 2018 ££	Total 2017
<b>Income and endowments from:</b>					
Donations	2	33,979	9,577	43,556	72,212
Charitable activities	3	146,839	75,339	222,178	249,140
Investment		886	-	886	2,733
<b>Total</b>		<b>181,704</b>	<b>84,916</b>	<b>266,620</b>	<b>324,085</b>
<b>Expenditure on:</b>					
Charitable activities	4	128,194	216,965	345,159	318,967
<b>Total</b>		<b>128,194</b>	<b>216,965</b>	<b>345,159</b>	<b>318,967</b>
<b>Net income/(expenditure)</b>		<b>53,510</b>	<b>(132,049)</b>	<b>(78,539)</b>	<b>5,118</b>
Transfers between funds		(128,429)	128,429	-	-
<b>Net movement in funds for the year</b>		<b>(74,919)</b>	<b>(3,620)</b>	<b>(78,539)</b>	<b>5,118</b>
Total funds brought forward at 1 April 2017		250,651	3,620	254,271	249,153
<b>Total funds carried forward at 31 March 2018</b>		<b>175,732</b>	<b>-</b>	<b>175,732</b>	<b>254,271</b>

The notes on pages 10 to 17 form part of these accounts



# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## BALANCE SHEET

AS AT 31 MARCH 2018

Company Number: 5821486

	Notes	2018	2017
		£	£
<b>Fixed Assets</b>	5	-	-
<b>Current Assets</b>			
Debtors and prepayments	6	10,438	3,757
Cash at bank and in hand		178,371	273,313
		<u>188,809</u>	<u>277,070</u>
<b>Liabilities: amounts falling due within one year</b>	7	<u>(13,077)</u>	<u>(22,799)</u>
<b>Net Current Assets</b>		<u>175,732</u>	<u>254,271</u>
<b>Total Assets</b>		<u><u>175,732</u></u>	<u><u>254,271</u></u>
<b>Funds</b>			
Unrestricted	9	85,732	190,651
Designated	9	90,000	60,000
Restricted	8	-	3,620
<b>Total Funds</b>	10	<u><u>175,732</u></u>	<u><u>254,271</u></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 2018 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 17 July 2018 and were signed on their behalf by:-



P Masters  
Director

The notes on pages 10 to 17 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 2018

---

### 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 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) 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 2018

---

### 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 2018

---

### ACCOUNTING POLICIES (continued)

**g) Fund Accounting**

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

**h) Future Provisions Fund**

The trustees redesignated this fund to cover the risk that existing funding ceased, to cover operating costs and expected costs from the termination of activities. Funds are designated at the trustees' discretion.

**i) Taxation**

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

**j) VAT**

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

**k) Fixed Assets**

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

**l) Pension Contributions**

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

**m) Debtors**

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

**n) Creditors and provisions**

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

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2018

### 2. DONATIONS

	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
Newbury Town Council	17,500	-	17,500	17,500
Greenham Common Trust/Good Exchange	4,500	5,374	9,874	32,000
Gerald Palmer Trust	5,000	-	5,000	5,000
Englefield Trust	-	-	-	5,000
Team Kennet Athletics Club	-	3,773	3,773	-
Other	6,979	430	7,409	12,712
	<u>33,979</u>	<u>9,577</u>	<u>43,556</u>	<u>72,212</u>

### 3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
Local Authority grants	119,892	50,414	170,306	225,306
Sovereign Housing Association	-	10,000	10,000	10,000
Adult Social Care – Care Act	10,000	-	10,000	7,500
Thatcham Town Council	-	3,900	3,900	3,778
Greenham Common Trust/Good Exchange	11,415	8,320	19,735	-
Other	5,532	2,705	8,237	2,556
	<u>146,839</u>	<u>75,339</u>	<u>222,178</u>	<u>249,140</u>

### 4. TOTAL RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
Staff costs:				
Salaries	79,786	115,637	195,423	197,921
Employers NICs	3,629	5,259	8,888	8,551
Pension Contributions	3,579	5,188	8,767	8,160
	<u>86,994</u>	<u>126,084</u>	<u>213,078</u>	<u>214,632</u>
Other support costs:				
Premises	24,903	64,583	89,486	52,922
Office expenses	7,782	17,597	25,379	33,119
Office equipment	7,584	7,641	15,226	14,098
Governance				
Independent Exam	743	847	1,590	3,600
Other	188	213	401	596
Total charitable and support costs	<u>41,200</u>	<u>90,881</u>	<u>132,082</u>	<u>104,335</u>
Provision of advice services	<u>128,194</u>	<u>216,965</u>	<u>345,160</u>	<u>318,967</u>

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2018

### 4. TOTAL RESOURCES EXPENDED (continued)

	2018 TOTAL	2017 TOTAL
The average number of employees was:		
Number of employees	15.7	16
Full-time equivalents	7.4	7.3

The weekly hours are as follows:

	Hrs/wk	Hrs/wk
Chief Executive & Chief Operations Officer	66	60
Admin	55	54
Training	10	10
Case Workers	58	59
Management support	86	88

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 (2017: nil).

Key management remuneration for the year was £106,243 (2017: £100,797).

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

#### COST:

At 1 April 2017	£ 32,828
Disposals	-
At 31st March 2018	<u>32,828</u>

#### DEPRECIATION

At 1 April 2017	32,828
Charge for period	-
Adjustment on Disposal	-
At 31st March 2018	<u>32,828</u>

#### NET BOOK VALUE

At 1 April 2017	-
At 31st March 2018	<u>-</u>

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2018

### 6. DEBTORS

	2018	2017
	£	£
Prepayments	5,500	1,987
Debtors	4,938	1,770
	10,438	3,757

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

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

	2018	2017
	£	£
Social security and PAYE	4,610	3,472
Accruals and deferred income	7,050	19,327
Pension creditor	(101)	310
Other creditors	1,518	
	13,077	22,799

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

### 8. RESTRICTED FUNDS

	Balance 01-Apr-17 £	Movement in Resources			Balance 31-Mar-18 £
	£	Incoming £	Outgoing £	Transfers £	£
Carers	-	23,115	41,721	18,607	-
All Outreaches	-	7,879	25,958	18,079	-
Money Advice Service	-	23,922	82,613	58,691	-
Financial Capability & Sat-Wed	-	-	16,147	16,147	-
Transition	3,620	30,000	50,527	16,907	-
	3,620	84,916	216,965	128,429	-

#### 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
- Money Advice Service** - Funds provided for our Money Advice Service
- Transition** - Funding provided by West Berkshire Council to help prepare for a future with reduced core funding

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2018

### 9. UNRESTRICTED FUNDS

	Balance 01-Apr-17 £	Movement in Resources			Balance 31-Mar-18 £
		Incoming £	Outgoing £	Transfers £	
<b>Designated</b>					
Future Provisions Fund	60,000	-	-	30,000	90,000
Total Designated	60,000			30,000	90,000
General	190,651	181,704	(128,194)	(158,429)	85,732
	<u>250,651</u>	<u>181,704</u>	<u>(128,194)</u>	<u>(128,429)</u>	<u>175,732</u>

### 10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Current Assets £	Creditors £	2018 Total £
Restricted Funds	-	-	-
Unrestricted Funds – Designated	90,000	-	90,000
Unrestricted Funds – General	98,809	(13,077)	85,732
<b>Total Funds</b>	<u>188,809</u>	<u>(13,077)</u>	<u>175,732</u>

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

### 11. CAPITAL COMMITMENTS

There were no capital commitments at the balance sheet date

### 12. LEASE COMMITMENT

The charity has downsized its office space into a portion of its previous office space in Newbury. The new 10 year lease is currently being finalised, the new rent is £12,000 per annum (previously £40,000).



# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2018

### 13. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2017 Total £
INCOME AND ENDOWMENTS FROM:			
Donations	51,212	21,000	72,212
Charitable activities	188,796	60,344	249,140
Investments	2,733	-	2,733
Total	<u>242,741</u>	<u>81,344</u>	<u>324,085</u>
EXPENDITURE ON:			
Charitable activities	115,400	203,567	318,967
Total	<u>115,400</u>	<u>203,567</u>	<u>318,967</u>
Net income/(expenditure) for the year	127,341	(122,223)	5,118
Transfer between funds	(121,570)	121,570	-
Net movement in funds for the year	5,771	(653)	5,118
Funds brought forward at 1 April 2016	<u>244,880</u>	<u>4,273</u>	<u>249,153</u>
Funds carried forward at 31 March 2017	<u>250,651</u>	<u>3,620</u>	<u>254,271</u>

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

---

## 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 31st March 2018 which are set out on pages 8 to 18.

### Respective responsibilities of trustees and 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;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Lee Baker ACA**  
**Wenn Townsend**  
**Chartered Accountants**  
**Oxford**

**17 July 2018**