

**WEST BERKSHIRE CITIZENS ADVICE BUREAU**

(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023**

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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 2023**

UNAUDITED

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

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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 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

### Objectives and Activities

Citizens Advice West Berkshire is established for the promotion of any charitable purpose, for the benefit of the community in the West Berkshire by the advancement of education, the protection of health and the relief of poverty, distress and sickness.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

Citizens Advice West Berkshire provides the following services to the people of West Berkshire:

- Generalist advice – by telephone, face to face, email and letter – Monday to Thursday
- Specialist advice to people with disabilities, long term health conditions and carers, focused on needs related to their conditions/caring responsibilities
- Money advice including specialist support for complex debt problems
- Help to develop budgeting and money management skills
- Consumer education

The generalist advice covers issues related to debt, welfare benefits, employment, housing, relationships and family, consumer and immigration amongst other areas. This advice is given by trained volunteers who offer holistic advice on an individual basis.

Citizens Advice West Berkshire is best known as an advice charity. However, its twin aim is to conduct research and campaigns to tackle the issues that bring clients to us in the first place, the root cause of their problems. We create compelling campaigns to deliver change for the benefit of all. The strength of our Research and Campaigns work was recognised by our external auditors who awarded it full marks with a score of five out of a possible five.

Notable successes include:

### Cost of Living Crisis

We submitted evidence to national Citizens Advice and local decision makers on the impact of the rising cost of living on our clients, including people having to make difficult choices between heating and eating. Laura Farris MP supported our call for an increase of benefits by 10.1%, in line with inflation, a measure adopted by the Chancellor in his Autumn Statement. Laura Farris mentioned us in the parliamentary debate on the Autumn Statement and the Chancellor commended our work.

Our evidence also helped secure additional support for households through a Cost of Living support package which included provisions for people who had missed out on previous energy support schemes as they did not have a direct relationship with their energy supplier or used alternative fuels.

### Scams Awareness

CAWB took part in the annual Scams Awareness Campaign together with West Berkshire Council Trading Standards Service (Public Protection Partnership). We shared a stall at a very successful Family Fun Day organized by Newbury Town Council, which attracted large crowds. We spoke to visitors about strategies for

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

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## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

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dealing with scammers and how to report scams. In addition, we met the Newbury Mayor and local councillors, as well as members of the emergency services who conduct safety or welfare checks on vulnerable people.

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

Citizens Advice West Berkshire is best known as an advice charity. However, its twin aim is to conduct research and campaigns to tackle the issues that bring clients to us in the first place, the root cause of their problems. We create compelling campaigns to deliver change for the benefit of all. The strength of our Research and Campaigns work was recognised by our external auditors who awarded it full marks with a score of five out of a possible five.

### **Impact and performance**

Our clients tell us that our advice has a huge impact on their lives; examples of the types of issues that we helped with during 2022/2023 are:

- Client A was unwell and no longer able to work. He had never claimed benefits before and was very anxious about his situation and how he was going to fund his daily living costs. We were able to inform him about his eligibility for Universal Credit, New Style Employment Support Allowance and council tax reduction. We also referred him to our Carers Team who helped him complete a Personal Independence Payment (a disability benefit) application form.
- Client B did not feel confident in using the computer. She asked us for help with her energy billing. She had moved energy supplier and needed to understand how much she owed because of a confusion over meter readings. We were able to ring the new energy supplier on her behalf and reduce her bill by £1540.
- We are seeing an increasing number of clients concerned about the cost of living rises. We help to ensure that their income is maximised and that they are receiving everything they are entitled to, as well as giving budgeting advice.
- We have also been seeing several clients, in both Housing Association and privately rented properties, who are having problems with damp and mould.

During the year, we helped the people of West Berkshire to be over £2,652,684 better off. Our financial value is conservative as we only calculate financial value where we have credible evidence. Even when we do have that evidence, the calculations we make, especially the deadweight and the optimism bias, provide us with a conservative estimate. It is likely that our financial value is much higher. Taking a conservative approach to our financial value helps us to provide credible figures. Many of our outcomes are due to us identifying entitlements to welfare benefits, including disability benefits and helping clients to claim. We achieved this by having over 8,799 contacts with and on behalf of our clients and helping them to deal with 9,704 issues (clients who we spoke to had more than one problem they wanted to discuss).

The number of clients that we have been able to help has increased by 7% - a remarkable achievement for the people of West Berkshire needing advice and support. Citizens Advice values diversity and we strive to reach all sectors of our community and we monitor this so that we can adapt our services accordingly. The client experience is assessed by Citizens Advice nationally and Citizens Advice West Berkshire's results are in line with the national average. 74% of clients have reported that their problem has been solved following speaking to us, 84% of clients would recommend our service and 82% said that they were able to move forward with their problem following the advice they were given.

We are actively recruiting for new advisors and now have 4 new fully trained advisors and 2 new advisors starting their training.

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

### Reserves

The Trustees have historically set a target of six months expenditure for our free reserves.

The Board also retains a designated Future Provisions reserve to protect us against unexpected cuts in funding in the light of political uncertainty. The latter totals £100,000 and includes £10,000 as we approach the need for inevitable IT upgrades/renewals, in particular our main server is ageing. This practice is in line with the other Citizens Advice charities in Berkshire.

As set out in the Financial Review below we saw a small unplanned surplus and so we end the year with reserves well above this target level. We have agreed a new funding arrangement with our biggest funders – a partnership between West Berkshire Council and Greenham Trust, this extends their core funding at the same level it has been for the last four years. We have been able to secure some additional funding for the upcoming year to meet the needs emerging from the cost of living crisis, but with the challenge that inflation is bringing we are going to need to find additional funding over the next few years to cover our expected costs, so the board has agreed that it is appropriate that we enter into this period with above target reserves.

Total free reserves carried forward are £259,886.

	Balance 1 April 2022	Movement For the Period	Balance 31 March 2023
Restricted Funds	0		0
Designated Funds	100,000		100,000
Unrestricted Funds	<u>252,653</u>	<u>7,233</u>	<u>259,886</u>
Total	<u>352,653</u>	<u>7,233</u>	<u>359,886</u>

### Financial review

As we entered the year we were budgeting for a sizeable deficit as our biggest funders extended their 3 year funding agreement with us for a fourth year but at a flat rate and some of the one off funding available to help during the pandemic was coming to an end, at the same time we were planning for a continued return to office working (albeit hybrid working) which would increase our costs while allowing us to offer greater access for clients. All this as inflation was already taking off. In the event the return to the office did continue and so our office costs did increase, but we were substantially underspent on salaries largely due to running vacancies in management and supervision. In total we were around £20,000 below our cost budget. At the same time we were almost £20,000 above our income budget, in part as the MaPS project was extended for most of the year. As a result we ended the year with an unplanned surplus of £7,233, reflected in the increase in the level of reserves noted above.

Details of the surplus for the 12 months to 31<sup>st</sup> March 2023 are set out in the Statement of Financial Activities.

We are very grateful to all of our donors and funders including all of these significant contributions in 2022/23:

- £84,490 funding from West Berkshire Council
- £75,640 funding from Greenham Trust excluding Good Exchange donations below but including match funding.
- £43,654 Money Advice and Pension Service for debt advice via Citizens Advice
- £20,860 Carers Grant from West Berkshire Council
- £20,000 from Newbury Town council
- £10,000 Care Act Funding from West Berkshire Council
- £6,000 from Susan Capner
- Donations via the Good Exchange including:
  - £3,000 Englefield Charitable Trust
  - £1,750 Sovereign Housing Association
  - £1,500 Miss Lawrence Trust
- £4,350 from Thatcham Town Council towards our Outreach activity
- £2,555 Greenham Trust / West Berkshire Council – for Additional debt advice capacity
- £1,500 from Hungerford Town Council towards our Outreach activity
- £1,185 Co-op Community Fund

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

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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 eleven Trustees.

External advertising is used to attract new trustees. All prospective candidates follow the same formal process and are assessed as to their skills and experience and matched against the needs of the charity. Those deemed suitable are interviewed by the Chair and one other trustee.

Each Trustee is elected for a period of three years. Those retiring are able to stand for re-election at the Annual General Meeting.

One member of the Trustee Board is nominated by each of West Berkshire Council (WBC) and Newbury Town Council (NTC).

The Officers of the charity are elected by the fellow members of the Trustee Board on an annual basis.

The day-to-day operation of the charity for most of the year was left to the Chief Executive, Sue Mackie, assisted by the Deputy Manager, Isabel Esperança. After many years of service, Sue gave notice that she was retiring and after an open selection process, Isabel was appointed as the new Chief Officer in October 2022. Sue remained in the organisation to help with the transition until the end of the financial year. We are in the process of recruiting a new Advice Manager to support the new Chief Officer.

The board wishes to express its thanks and appreciation to Sue for all of the service she has given in a number of different roles and for the strength of the organisation she passes on.

### Reference and administrative details

Citizens Advice West Berkshire 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 5821486.

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:

- P Cowhig                      Chair
- A Arul                         Vice Chair
- P Masters                    Treasurer
- R Carter-Shaw
- M Fernandes
- R Sandford
- E O'Keeffe
- J Dann
- S Slack                        NTC nominee
- C Rowles                      WBC nominee
- F Dickson

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2023

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The following attend meetings as representatives but have no voting rights

- S Mackie Chief Executive Officer / Operations Manager
- Isabel Esperanca Deputy Manager / Chief Officer
- P Freeman Bureau Volunteer
- S Grimditch Bureau Volunteer

### Related Parties

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

Citizens Advice West Berkshire works within the nationally agreed Performance and Quality Framework. This includes monthly reviews of the Quality of Advice, moderated by Citizens Advice and an annual Leadership Self-Assessment, also reviewed by Citizens Advice; this replaces the old 3 yearly audits.

Locally, Citizens Advice West Berkshire has operational links to a number of other voluntary bodies to which, and from which, it refers and receives clients.

There are also good operational links to the local Council, other statutory bodies and Registered Social Landlords.

### Statement of Trustees Responsibilities for the Financial Statements

The trustees, who are the directors of the company, are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law.

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its net incoming resources for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 / Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 6.

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### Independent Examiners

Wenn Townsend have been the charitable company's independent examiner since 2018 when they were appointed following a tender process.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the trustees and signed on their behalf by:

**P Cowhig**

A handwritten signature in black ink, appearing to read 'P. J. A.', with a long horizontal stroke extending to the right.

Date: 30 June 2023

**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 2023**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023	Total 2022
<b>Income and endowments from:</b>					
Donations	2	32,371	-	32,371	35,158
Charitable activities	3	180,730	70,364	251,094	264,131
Investment & other		320	-	320	2,315
<b>Total</b>		<b>213,421</b>	<b>70,364</b>	<b>283,785</b>	301,604
<b>Expenditure on:</b>					
Charitable activities	4	179,036	97,516	276,552	263,740
<b>Total</b>		<b>179,036</b>	<b>97,516</b>	<b>276,552</b>	263,740
<b>Net income/(Expenditure)</b>		<b>34,385</b>	<b>(27,152)</b>	<b>7,233</b>	37,864
Transfers between funds		(27,152)	27,152	-	-
<b>Net movement in funds for the year</b>		<b>7,233</b>	<b>-</b>	<b>7,233</b>	37,864
Total funds brought forward at 1 April 2022		352,653	-	352,653	314,789
<b>Total funds carried forward at 31 March 2023</b>		<b>359,886</b>	<b>-</b>	<b>359,886</b>	352,653

The notes on pages 10 to 18 form part of these accounts



**WEST BERKSHIRE CITIZENS ADVICE BUREAU**  
(A COMPANY LIMITED BY GUARANTEE)

**BALANCE SHEET**

AS AT 31 MARCH 2023

Company Number: 5821486

	Notes	2023	2022
		£	£
<b>Fixed Assets</b>	5	-	-
<b>Current Assets</b>			
Debtors and Prepayments	6	31,650	29,046
Cash at bank and in hand		<u>373,736</u>	<u>339,188</u>
		<b>405,386</b>	<b>368,234</b>
<b>Liabilities:</b> amounts falling due within one year	7	<u>(45,500)</u>	<u>(15,581)</u>
<b>Net Current Assets</b>		<u><b>359,886</b></u>	<u>352,653</u>
<b>Total Assets</b>		<u><b>359,886</b></u>	<u>352,653</u>
<b>Funds</b>			
Unrestricted	9	259,886	252,653
<b>Designated</b>	9	100,000	100,000
Restricted	8	-	-
<b>Total Funds</b>	10	<u><b>359,886</b></u>	<u>352,653</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 2023 and of its surplus for the period then ended in accordance with the requirements of Sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

These accounts were approved by the trustees on 28 June 2023 and were signed on their behalf by:-

P Masters  
**Treasurer**



Date June 30<sup>th</sup> 2023

The notes on pages 10 to 18 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 2023

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### 1. ACCOUNTING POLICIES

#### a) Company limited by guarantee

The Charity is a Company limited by guarantee, and is a registered Charity. Each members' liability would be limited to an amount not exceeding £1 in the event of the Charity winding up.

#### b) Basis of Preparation

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Issued in October 2019) – (Charities SORP (FRS 102)), the Charities Act 2011 and the Companies Act 2006.

Citizens Advice West Berkshire meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Citizens Advice West Berkshire is registered as a charitable company limited by guarantee (without share capital) incorporated in the UK with its registered office at 2<sup>nd</sup> Floor, Broadway House, 4 – 8 The Broadway, Newbury, RG14 1BA.

After making enquires, the trustees have a reasonable expectation that the charity has adequate resources to continue its activities for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Statement of Trustees Responsibilities on page 7.

#### c) Critical accounting judgements and key sources of estimation uncertainty

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

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

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

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

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### ACCOUNTING POLICIES (continued)

#### d) Financial Instruments

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

#### e) Income

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

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

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

#### 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 2023

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### 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

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## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

### 2. DONATIONS

	Unrestricted Funds £	Restricted Funds £	2023 TOTAL £	2022
Newbury Town Council	20,000		20,000	20,000
Net donations via Good Exchange	8,450		8,450	8,981
Newbury & Crookham Golf Club	-		-	2,308
Other	<u>3,921</u>		<u>3,921</u>	<u>3,869</u>
	<u><b>32,371</b></u>	<u>-</u>	<u><b>32,371</b></u>	<u><b>35,158</b></u>
Donations via the Good Exchange of include donations from:	<b>8,450</b>			
Englefield Charitable Trust	3,000			
Sovereign Housing Association	1,750			
Miss Lawrence Trust	1,500			
Other donations less fees	2,200			

### 3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2023 TOTAL £	2022
Local Authority grants & contracts	84,490.00	20,860	105,350	114,216
Greenham Trust + Good Exch Matching	75,640.00		75,640	75,510
Citizens Advice - MaPS		43,654	43,654	35,105
Adult Social Care - Care Act	10,000.00		10,000	10,000
Sue Capner	6,000.00		6,000	6,000
Thatcham Town Council		4,350	4,350	4,200
GT / WBC - Debt Advice Capacity	2,555.00		2,555	-
Hungerford Town Council		1,500	1,500	2,400
Co-op community fund	1,185		1,185	-
Citizens Advice - Help to Claim		-	-	13,659
EFES	-		-	2,041
West Berkshire Community Fund	-		-	1,000
Other	860		860	-
	<u>180,730</u>	<u>70,364</u>	<u>251,094</u>	<u>264,131</u>
<b>Bank interest</b>	<b>320</b>		<b>320</b>	<b>279</b>
<b>Other income</b>	<b>-</b>		<b>-</b>	<b>2,036</b>
	<b>181,050</b>	<b>70,364</b>	<b>251,414</b>	<b>264,410</b>

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

### 4. TOTAL RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	2022 £
Staff costs:				
Salaries	117,887	73,635	191,522	196,298
Employers NICs	5,705	3,563	9,268	9,184
Pension contributions	4,652	2,906	7,558	9,746
	<u>128,244</u>	<u>80,104</u>	<u>208,348</u>	<u>215,228</u>
Other support costs:				
Premises	18,933	7,320	26,253	24,508
Office expenses	16,899	5,202	22,101	15,156
Office equipment	14,222	4,733	18,955	8,013
Governance			895	835
Independent Exam	693	147		
Other	45	10		
Total Charitable and support costs	<u>50,792</u>	<u>17,412</u>	<u>68,204</u>	<u>48,512</u>
Provision of advice services	<u>179,036</u>	<u>97,516</u>	<u>276,552</u>	<u>263,740</u>

	2023 TOTAL	2022 TOTAL
The average number of employees was:		
Number of employees	13	14
Full-time equivalents	6.7	7.4

The weekly hours are as follows:

	Hrs/wk	Hrs/wk
Chief Executive	30	30
Back office & Management Support	103	87
Case Workers	78	94
Supervision	37	62
Volunteers	176	176

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 (2022: nil).

Key management remuneration for the year was £57,935 (2022: £68,359).

Around 30 volunteers provide holistic advice on an individual basis to our clients. We also have volunteers who assist with administrative work in the office. In total our volunteers gave around 10,000 hours last year as advisers, trustees, receptionists and administrators and their contribution is estimated conservatively at over £250,000.

#### Taxation

As a charity the Citizens' Advice Bureau is exempt from tax on income and gains falling within section 505 of the taxes Act 1988 or s256 of the Taxation of chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

### 5. FIXED ASSETS

<b>COST:</b>	£
At 1 April 2022	32,828
Disposals	-
At 31st March 2023	<u>32,828</u>
<b>DEPRECIATION</b>	
At 1 April 2022	32,828
Charge for period	-
Adjustment on Disposal	-
At 31st March 2023	<u>32,828</u>
<b>NET BOOK VALUE</b>	
At 1 April 2022	-
At 31st March 2023	<u>-</u>

### 6. DEBTORS

	2023	2022
	£	£
Prepayments	3,000	3,536
Debtors	28,650	25,510
	<u>31,650</u>	<u>29,046</u>

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

Cash at bank and on hand	<u>373,736</u>	<u>339,188</u>
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### 7. CREDITORS: Amounts falling due within one year

	2023	2022
	£	£
Social security and PAYE	-	-
Accruals and deferred income	44,404	15,169
Pension creditor	-	-
Other creditors	1,096	412
	<u>45,500</u>	<u>15,581</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 2023

### 8. RESTRICTED FUNDS

	Balance 01-Apr-22	Movement in Resources			Balance 31-Mar-23
		Incoming	Outgoing	Transfers	
Carers	-	20,860	47,687	26,827	-
MaPS	-	43,654	43,654	-	-
All Outreaches	-	5,850	6,175	325	-
	<u>-</u>	<u>70,364</u>	<u>97,516</u>	<u>27,152</u>	<u>-</u>

#### Purpose of Funds

**Carers** - Funds for the provision of Citizens Advice services to Carers living in West Berkshire

**MaPS** - Funds provided by Money Advice Pension Service for an adviser including training and support

**All Outreach** - Funds to support outreach services

### 9. UNRESTRICTED FUNDS

	Balance 01-Apr-22	Movement in Resources			Balance 31-Mar-23
		Incoming	Outgoing	Transfers	
<b>Designated</b>					
Future Provisions Fund	<u>100,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>100,000</u>
Total Designated	100,000	-	-	-	100,000
General	<u>252,653</u>	<u>213,421</u>	<u>179,036</u>	<u>(27,152)</u>	<u>259,886</u>
	<u>352,653</u>	<u>213,421</u>	<u>179,036</u>	<u>(27,152)</u>	<u>359,886</u>

#### Purpose of funds:

##### Future Provisions Fund

The designated reserve continues to be held against risks of our existing funding ceasing or being interrupted due to political change, such as continuing local authority spending pressure etc.

We also have included £10,000 to designated reserves in anticipation of required IT upgrades.



# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

### 10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Current Assets £	Creditors £	2023 Total £
Restricted Funds	-	-	-
Unrestricted Funds - Designated	100,000	-	100,000
Unrestricted Funds - General	305,386	(45,500)	259,886
<b>Total funds</b>	<b>405,386</b>	<b>(45,500)</b>	<b>359,886</b>

  

Comparative	Current Assets £	Creditors £	2022 Total £
Restricted Funds	-	-	-
Unrestricted Funds - Designated	100,000	-	100,000
Unrestricted Funds - General	268,234	(15,581)	252,653
<b>Total funds</b>	<b>368,234</b>	<b>(15,581)</b>	<b>352,653</b>

### 11. CAPITAL COMMITMENTS

There were no capital commitments at the balance sheet date

### 12. LEASE COMMITMENT

The charity entered into a 10 year lease in 2018 having moved into around a third of its previous, space. The annual rent is £12,000.

We also entered into a rolling lease for £6000 per annum over additional space with 6 months notice which is being funded by a specific donation to cover this rent.

# WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

### 13. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2022 Total £
INCOME AND ENDOWMENTS FROM:			
Donations	35,158	-	35,158
Charitable activities	187,906	76,225	264,131
Investments	2,315	-	2,315
Total	<u>225,379</u>	<u>76,225</u>	<u>301,604</u>
EXPENDITURE ON:			
Charitable activities	<u>146,580</u>	<u>117,160</u>	<u>263,740</u>
Total	<u>146,580</u>	<u>117,160</u>	<u>263,740</u>
Net Income/(Expenditure) for the year	78,799	(40,935)	37,864
Transfer between funds	<u>(40,935)</u>	<u>40,935</u>	<u>-</u>
Net movement in funds for the year	37,864	-	37,864
Funds brought forward at 1 April 2021	<u>314,789</u>	<u>-</u>	<u>314,789</u>
Funds carried forward at 31 March 2022	<u>352,653</u>	<u>-</u>	<u>352,653</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 2023, 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.

Wenn Townsend

Oxford

Date: 20 July 2023