

WEST BERKSHIRE CITIZENS ADVICE BUREAU
(A COMPANY LIMITED BY GUARANTEE)
REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

**WEST BERKSHIRE
CITIZENS ADVICE BUREAU**
(A COMPANY LIMITED BY GUARANTEE)
REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

UNAUDITED

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

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 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

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

Objectives and Activities

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

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

The service aims:

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

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

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

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

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

Notable successes include:

Cost of Living Crisis

The cost of living crisis has again been the focus of our research and campaigns work. We regularly briefed Laura Farris MP on the impact of the cost of living crisis on her constituents, citing client case studies, and took part in a Cost of Living Fair she organised. We brief local Councilors, officers, charity leaders and other decision-makers, notably at the quarterly Cost of Living Hub.

Our sustained evidence-based campaigning, in coalition with other charities, secured tangible support measures for struggling households. These include an increase in the Local Housing Allowance,

an uprating of benefits in line with inflation, and the extension of the Household Support Fund. Over the coming year we will continue to campaign on the cost of living crisis, which is far from over.

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Scams Awareness

We work in partnership with West Berkshire Council's Public Protection Partnership (PPP) to help raise awareness about scams, to help people spot scams and to give advice on what to do if they have been scammed. We joined the PPP at their stall at a highly successful Newbury Town Council Family Fun Day, to promote the annual Scams Awareness campaign. Many visitors shared their experience of scams.

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 2023/2024 are:

- Client A is in his 40s and has PTSD and ADHD. He also has dyslexia and so finds it difficult to fill in forms. He had been turned down for PIP (Personal Independence Payment, a disability benefit). Our Carers Team helped him to appeal, including supporting him in getting the necessary medical evidence. He was then successful in his appeal. He said that the benefit would improve the quality of his life.
- Client B is a pensioner with a number of physical and mental health conditions. He was in considerable debt and was struggling. We helped him with some short-term support, including arranging for him to have some food bank vouchers and for a Trust to pay for some heating oil for him. We also referred him to Adult Social Care who gave him a support worker to assist him with sorting out his paperwork. Mohammed filed for bankruptcy as a debt solution.
- We are seeing an increasing number of clients concerned about "living on red" and not being able to afford basic needs. We help to ensure that their income is maximised and help them manage their debt, as well as giving them budgeting advice.
- We have also seen an increase in clients needing help with housing issues, particularly people who can no longer afford private rented properties where prices have been driven up by the cost of living crisis. Clients have also had issues with maintenance and repair problems.

During the year, we helped the people of West Berkshire to be over £3,266,049 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 8,148 contacts with and on behalf of our clients and helping them to deal with 10,127 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 27% compared to the previous year - 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. 78% of clients reported that they found a way forward after speaking to us and 83% of clients would recommend our service.

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

Reserves

The Trustees have historically set a target of six months expenditure for our free reserves. The Board also retains a designated reserve to protect us against unexpected cuts in funding in the light of political uncertainty. The latter includes total £100,000 to cover capital expenditure and a redundancy/closure reserve in line with the other unitary bureaux in Berkshire who, being a fraction of the size of a normal county have greater financial exposure and less ability to bid for big projects particularly in the medical field. Consequently, we have a greater need to show that we are a going concern for revenue funding and that we are financially robust. Unrestricted reserves of £294,882

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(excluding designate funds) are available for any of the Charity's purposes and are above the minimum set out in the current policy.

We have now agreed a new 3 year contract with GC and WBC which gives us security to plan ahead. Our free reserves are marginally in excess of the target but there is much political and economic insecurity at the moment coupled with increasing demand for our help. The Board intends to use any excess free reserves in the short term to increase services such as extra opening hours.

Financial review

We began the year much as we did during the last financial year, with a planned budgetary deficit on the back of ongoing fixed funding arrangements whilst operational costs continued to rise. We were also aware of the strength of our reserves which have continued to grow year on year within our Balance Sheet. Whilst during uncertain economic times this is something which gives us reassurance in terms of our financial stability and must continue to be protected, we made a conscious decision in our budget to use a small amount of reserves during the year to ensure the continued delivery of services to our clients. This meant we predicted a small trading deficit during the financial year. Having said that, the outturn for the year again mirrored that of last year, a budgeted deficit turned into a small surplus on the back of operational costs (namely salary costs) being lower than forecast due to ongoing staff vacancies not being filled as early as expected.

With further regards to the management of our reserves and in particular the handling of the credit balances in our bank account, we have in the second half of the year invested funds in interest bearing accounts to bring in additional benefit, by way of credit interest. The investments are sufficiently spread both in terms of risk and duration to earn maximum return whilst maintaining a conservative approach. We are forecasting credit interest of c£5k p.a. which will be well received given our forecast shortfall in the next trading period.

We have invested in our charity during the year, both in terms of our IT infrastructure and our physical office environment. With regards to the former, we moved our server to the cloud, which whilst initially causing some disruption will support improved operational efficiency moving forward. Costs were met out of operational cashflow, given our lower than expected costs for the year. Turning to our office environment, we reworked the layout of our space (incorporating the back room) which has improved existing working conditions and given us increased capacity for expansion as needed in the future. Pleasingly, thanks to our Chief Officer's efforts, we were successful in obtaining a National Lottery Community grant of £23k which made a significant contribution to the premises costs, with the balance again being met out of cashflow.

The year ended with a net surplus of £36.0k (£7.2k in FY 22/23) which gave us a further boost to our reserves. However, we are again forecasting a small net deficit for the coming financial year as we ensure the full range of services can continue.

Details of the surplus for the 12 months to 31st March 2024 are set out in the Statement of Financial Activities.

We are very grateful to all our donors and funders including all of these significant contributions in 2023/24:

- £80,000 funding from West Berkshire Council
- £80,000 funding from Greenham Trust excluding Good Exchange donations below but including match funding.
- £20,860 Carers Grant from West Berkshire Council
- £20,000 from Newbury Town council
- £10,000 Care Act Funding from West Berkshire Council
- £15,000 from National Citizens Advice
- £4,996 from Berkshire Community Foundation
- £7,500 from Greenham Parish Council
- £4,785 from Thatcham Town Council towards our Outreach activity
- £23,124 Greenham Trust / West Berkshire Council – for additional debt advice capacity
- £1,500 from Hungerford Town Council towards our Outreach activity
- £23,500 from National Lottery towards our office extension

Donations via the Good Exchange including:

- £2,000 Miss Lawrence Trust

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-
- £10,327 Other donations
 - £6,250 from Susan Capner

Structure, governance and management

West Berkshire Citizens Advice Bureau is governed by a Memorandum and Articles of Association adopted 18 May 2006 and registered at Companies House under company number 05821486. The company was registered with the Charities Commission on 3rd July 2006 under charity number 1115036.

The charity's constitution dictates that the number of Trustees shall be a minimum of three and a maximum of fifteen. During the period under review the charity operated with an average of twelve Trustees.

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

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

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

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

The day-to-day operation of the charity was left to the Chief Officer, Isabel Esperanca. We have recruited a new Advice Manager to support the Chief Officer.

The board wishes to express its thanks and appreciation to Isabel for all of her hard work and the commitment she has shown during the year.

Reference and administrative details

Citizens Advice West Berkshire was registered with the Charities Commission in England and Wales on 3rd July 2006 under charity number 1115036. It is a company limited by guarantee registered in England and Wales under company number 05821486.

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

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

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

P Cowhig	Chair
A Arul	Vice Chair
J Dann	Treasurer
R Carter-Shaw	
M Fernandes	
R Sandford (resigned 23 March 2024)	
E O'Keeffe	
C Rowles	
S Slack	NTC nominee
F Dickson	
P Masters	

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REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

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

Isabel Esperanca	Chief Officer
P Freeman	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.

West Berkshire Citizens Advice Bureau works within the nationally agreed Performance and Quality Framework. This includes monthly reviews of the Quality of Advice, moderated by Citizens Advice and an annual Leadership Self-Assessment, also reviewed by Citizens Advice.

Locally, West Berkshire Citizens Advice Bureau 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 judgements 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 5 and 6.

Independent Examiners

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

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

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Approved by the trustees and signed on their behalf by:

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

P Cowhig

Date: 31 December 2024

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REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income and Endowments from:					
Donations and Legacies	2	38,577	-	38,577	32,371
Charitable Activities	3	199,720	55,235	254,955	251,094
Other	4	1,798	-	1,798	320
Total Income		240,095	55,235	295,331	283,785
Expenditure on:					
Charitable Activities	5	66,305	193,052	259,358	276,552
Total Expenditure		66,305	193,052	259,358	276,552
Net Income/(Expenditure) for the financial year		173,790	(137,817)	35,973	7,233
Transfers between Funds	14	(138,794)	138,794	-	-
Net Movement in Funds		34,996	977	35,973	7,233
Reconciliation of Funds:					
Total funds brought forward at 1 April 2023		359,886	-	359,886	352,653
Total funds Carried Forward	14	394,882	977	395,859	359,886

The notes on pages 15 to 19 form part of these accounts

WEST BERKSHIRE CITIZENS ADVICE BUREAU

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REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

BALANCE SHEET

	Note	Total Funds 31 March 2024 £	Total Funds 31 March 2023 £
Fixed Assets			
Equipment - cost		32,828	32,828
Equipment - depreciation		32,828	32,828
	11	0	0
Current Assets			
Debtors	12	3,668	31,650
Cash		423,770	373,736
		427,439	405,386
Liabilities			
Creditors - amounts falling due within one year	13	31,579	45,500
Net Current Assets		395,859	359,886
Net Assets		395,859	359,886
Funds of the Charity			
Restricted funds	14	977	-
Unrestricted funds		294,882	259,886
Designated funds		100,000	100,000
		395,859	359,886

The notes on pages 20 to 21 form part of these accounts

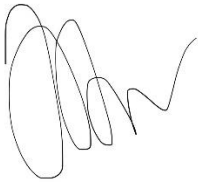
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The trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit of its accounts for the period in question in accordance with Section 476 of the Act. The trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with Section 386 of the Act, and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2024 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 31 December 2024 and were signed on their behalf by:



J Dann
Treasurer

Date: 31 December 2024

WEST BERKSHIRE CITIZENS ADVICE BUREAU

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REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

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.

West Berkshire Citizens Advice Bureau 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.

West Berkshire Citizens Advice Bureau is registered as a charitable 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 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.

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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.

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REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

ACCOUNTING POLICIES (continued)

f) Expenditure

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

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

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

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

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

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

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 West Berkshire Citizens Advice Bureau on its charitable activities by virtue of its charitable status.

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ACCOUNTING POLICIES (continued)

j) VAT

West Berkshire Citizens Advice Bureau 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.

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2 Donations & Legacies			Total	Total
	Unrestricted	Restricted	2024	2023
Voluntary Income	£	£	£	£
Donations	38,577	-	38,577	32,371
	<u>38,577</u>		<u>38,577</u>	<u>32,371</u>

3 Income from Charitable Activities			Total	Total
	Unrestricted	Restricted	2024	2023
Advice Services:	£	£	£	£
Gen Advice	199,720	-	199,720	176,809
Carers	-	20,860	20,860	20,860
MAPS	-			43,654
MAS	-	28,090	28,090	
Outreach	-	6,285	6,285	5,850
CitA Cost of Living	-	-	-	
Investment and Other		-	-	3,921
	<u>199,720</u>	<u>55,235</u>	<u>254,955</u>	<u>251,094</u>

4 Other Income			Total	Total
	Unrestricted	Restricted	2024	2023
	£	£	£	£
Bank Interest	1,788	-	1,788	320
Other Income	10	-	10	
Total	<u>1,798</u>	<u>-</u>	<u>1,798</u>	<u>320</u>

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	2024	2023
	£	£
Independent Examiner's fee	888	840

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7 INFORMATION ABOUT TRUSTEES, DIRECTORS AND EMPLOYEES

	2024	2023
	£	£
Wages and salaries	172,822	191,522
Social Security costs	4,618	9,268
Pension costs	7,345	7,558
Total	<u>184,784</u>	<u>208,348</u>

	2024	2023
	TOTAL	TOTAL
The average number of FTE employees was:		
Number of employees	12	13
Full-time equivalents	7	7

The weekly hours, analysed by function were:

	2024	2023
Chief Executive	30	30
Back office and Management Support	77	103
Advice & Information Services	45	78
Admin. & Supervision	35	37
Volunteers	187	176

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No employee earned over £40,000 per annum

None of the trustees received a salary during the year or previous year. No trustees received any expenses (2023: nil).

Key management remuneration for the year was £37,543 (2023: £57,935).

Around 28 volunteers provide holistic advice on an individual basis to our clients. We also have volunteers who assist with administrative work in the office. In total our volunteers gave around 10,000 hours last year as advisers, trustees, receptionists and administrators and their contribution is estimated conservatively at over £250,000.

Taxation

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

8	COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
	Income and Endowments from:			
	Donations and Legacies	32,371	-	32,371
	Charitable Activities	180,730	70,364	251,094
	Other - including Fundraising	320	-	320
	Total Income	213,421	70,364	283,785
	Resources expended			
	Charitable activities	179,036	97,516	276,552
	Total resources expended	179,036	97,516	276,552
	Net Income/(Expenditure) for the financial year	34,385	(27,152)	7,233
	Transfers between funds	(27,152)	27,152	
	Net movements in Funds	7,233	-	7,233
	Reconciliation of Funds:			
	Total funds brought forward	352,653	-	352,653
	Total Funds carried forward	359,886	-	359,886

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9. LEASE COMMITMENT

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

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

10. CAPITAL COMMITMENTS

The Charity has received a lottery grant to cover some of the capital costs. The funding partially got deferred, due to timing. The Charity is committed to spend this money fully in next financial year.

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

11 Fixed assets

	Computer Equipment	Total
Cost		£
At 1 April 2022 and 31 March 2023	32,828	32,828
Additions 2023-24		0
	32,828	32,828
Depreciation		
At 1 April 2022 and 31 March 2023	32,828	32,828
Annual Charge 2023-24		0
	32,828	32,828
Net book value at end 2023	-	-
Net book value at 31 March 2024	-	-

12 Debtors - amounts falling due within one year

	2024	2023
	£	£
Accrued Income		
Prepayments	3,668	3,000
Trade Debtors	0	28,650
Cash at bank and in hand	423,770	373,736
	427,439	405,386

13 Creditors - amounts falling due within one year

	2024	2023
	£	£
Accounts payable	332	0
Other creditors including tax and social security	1,063	44,404
Accruals and Deferred Income	30,184	
Others	0	1,096
	31,579	45,500

14 Movement in Funds

	At 1 April 2023	Incoming Resources	Outgoing Resources	Transfers	At 31 March 2024
	£	£	£		£
Restricted Funds:					

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

Purpose of funds:

Future Provisions Fund

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

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

Restricted Funds

	Balance Held at 31 March 2023	Incoming	Outgoing	Transfers	Balance Held at 31 March 2024
Carers	-	20,860	(84,423)	63,563	-
MAPS	-	28,090	(102,958)	74,867	-
MAS	-	0	(364)	364	-
Outreach	-	6,285	(5,308)	-	977
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
	-	55,235	193,052	138,794	977

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

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

I report on the accounts of the company for the year ended 31 March 2024, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

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

Respective responsibilities of the trustees and the examiner

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

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

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

Basis of independent examiner's report

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

WEST BERKSHIRE CITIZENS ADVICE BUREAU

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2024

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:06 January 2025