

## *CHAIR'S REPORT*

Having just completed a five year term of office as Chair of the Bureau, this would seem an appropriate moment at which to look back over that period and take stock.

I have to confess to a high level of personal satisfaction when I reflect in this way. The Bureau has come an amazingly long way in this period of time and, indeed, is scarcely recognisable as the same organisation which I first joined some seven years ago. At that time we were operating out of extremely cramped premises in the Town Hall with only two interview rooms and no proper waiting area. It was a struggle to provide even a basic service. The Woodley premises were also sub-standard. Since that time we have undergone two moves of premises for the main Bureau and one for the Woodley extension. We now have a professional staff team of full-time Manager, full-time Debt Adviser, two part-time Deputy Managers, paid administrative support and more than 50 committed and extremely hard working volunteers. Our enquiry rate has almost trebled.

Rapid growth is not without its own pitfalls and it is very much to the Bureau's credit that, in my view, we have avoided stresses which have been placed upon everyone involved need to be acknowledged.

During this period we have also established a most positive and productive relationship with our main funder, Wokingham District Council, played a broader role in the local community and also come successfully through the first Membership Review where the emphasis has been on self-audit and self-assessment. My last act as Chair in March of this year was to preside over a special meeting which voted to constitute the Bureau as a Company limited by guarantee. In many ways this is an act symbolic of the many changes and adjustments the Bureau has been making to expand and modernise its activities.

To catalogue successes is not in any way to be complacent. Many challenges still lie ahead, not least the spectre of local government restructuring. The luxury of some time for consolidation is unlikely to be granted. Much work still lies ahead if all those living and working in the District are to enjoy the same degree of access to Bureau services. We are particularly proud of the progress we have made in endeavouring to reach out to all sectors of the local community more widely than before and to ensure that all our practices and structures reflect the community we are there to serve. Much more nevertheless remains to be done.

The progress I have charted has come about through the combined skills and efforts of the Bureau staff, volunteers, Committee members and supporters alike. In particular I believe the vision and commitment of our Manager, Sue Jackson, have been pivotal to our success. A great deal more can yet be achieved and I should like to end by wishing everyone involved with the Bureau every success in the years ahead.

Janet Le Patourel

## **BUREAU STAFF**

MRS S JACKSON

MRS J TOMLIN

MRS C LLOYD-WILLIAMS

MR J TALBERT

MRS J BARNES

MANAGER

DEP MANAGER (WOKINGHAM)

DEP MANAGER (WOODLEY)

DEBT ADVISER

SECRETARY

## **VOLUNTARY STAFF**

### **WOKINGHAM**

MRS J BARNES

MRS P BARROW

MRS W BENNET

MRS P BRICE

MRS M BURT \*

MR M CHAMPNEY

MRS S COLWILL

MRS G COBAU (TRAINEE)

MR E COX \*

MRS S DART

MRS R DRY

MR J DUDLEY

MRS J FORFAR (TRAINEE)

MRS B HAMILTON \*

MRS S HANBY

MR P HARDING

MRS E HARVEY

MRS S HASLAM

MRS J HAYNES

MRS K HENSHAW \*

MISS C HOLLAND

MRS J HOLLANDS (TRAINEE)

MR B HOUGH (TRAINEE)

MRS S LEWIS

MRS J LOWE

MR B MACHIN

MRS C MAKINGS

MRS C MAY

MRS S MOOR

MRS J PAYTON \*

MRS S RABBETT

MRS E RAMSAY

MRS L ROBERTS

MRS M ROSENBERG

MRS N SAVAGE

MRS M SIMPSON

MRS A SMITH

MR J STANDEN

MRS W STRODE

MRS J THOMPSON

MRS M TROTT

MRS A WHITE

MRS L ZAHEER

### **WOODLEY**

MRS S ALBUM

MRS E COOMBES

MRS E HYAMS \*

MRS J JENNINGS

MR D LEE \*

MR H MARSHALL

MRS R NICHOLS

MRS J POOLE

MR R SWEENEY (TRAINEE)

MRS S UREN

MRS J VIDLER

MRS J WEBSTER

MR D WHITE

### **CLERICAL HELPERS**

MR E COX

MRS J FORFAR

MR J HARVEY

MR K KIRKWOOD

MISS L MARTIN

MRS A OXLEY

MRS M SIMS

MRS M STEWART

MR R SWEENEY

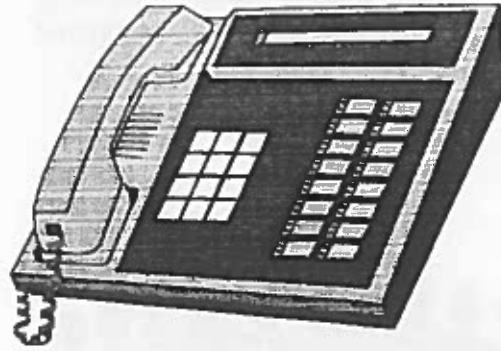
\* Voluntary staff who left the Bureau during the last year

## Wokingham

The number and complexity of enquiries, resulting in representation in court or at tribunal, and mediation with third parties, on behalf of our clients, continue to increase rapidly.

These all serve to increase the pressure on the staff, both paid and voluntary, and coupled with the fact that we have also had several staff with long term sickness, several major changes in legislation and administrative changes in the Bureau, ie the statistics, we have all had a tough year. My admiration for the loyalty and commitment shown by all the staff, the paid, the volunteer advisers, the volunteer clerical workers and the management committee is unbounded and is apparent in the professional service provided by this Bureau to the residents of the Wokingham District.

We have now occupied our premises for a year, and feel well established. Our clients have few problems in finding us and there are some parking spaces available for them. The building is fully accessible to disabled people and one of the interview rooms was built to be wheel-chair accessible. The general working conditions and facilities for our clients are a great improvement and enable us to function professionally. We share Wellington House with several other charities as well as Social Services and have established good links with them all.

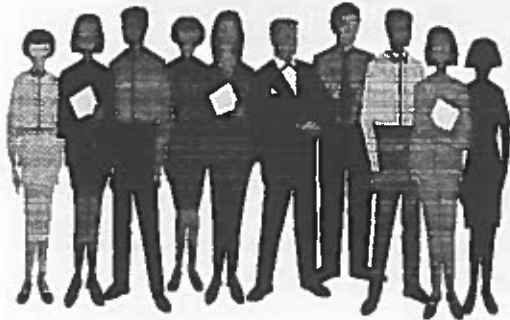


Our telephone advice continues to play an important role: as well as our two public lines we also have a money/mortgage advice line and the Social Services helpline.

During a week when we conducted a client profile we established that about 50% of our advice is by telephone and 50% by personal call with 55% of the visits by men and 66% of the telephone calls from women. Of these personal callers, all of whom completed a more comprehensive questionnaire we established that:

- 93% White
- 3% Black Afro-Caribbean
- 4% Black Asian
  
- 60% Married
- 20% Divorced/Separated/Widowed
- 20% Single
  
- 10% Lone parents
  
- 50% Owner occupiers
- 50% Rented: Council & Private
  
- 40% Full-time employment
- 10% Part-time employment
- 20% Unemployed & signing on
- 30% Not seeking work
  
- 33% Claiming Income Support
  
- 7% Disabled.

These figures make quite interesting reading, especially when compared with the Census figures for this area.



### *Staff*

Several advisers have left during the past year but we have managed to maintain the level of service by recruiting and training new volunteers. We have also increased the number of clerical helpers who are not only responsible for general office tasks such as filing but also for researching and updating the local and national information systems. They also update the information that we hold which is specific to disabled people. We have been aided on a couple of occasions by Work Experience students from local schools. These students have also had the opportunity to attend the County Court with our advisers.

Although the clerical work is tedious on occasions, it is an absolutely vital part of our work and without the valiant volunteers who give so generously of their valuable time the Bureau would not be able to function to the high professional standards that we require.



### *Debt Adviser*

Following discussions and negotiations with the District Council it has been agreed that this post should become a permanent full-time post to be fully funded by the District Council. The Debt Adviser has become responsible for co-ordinating and representing clients at the County Court every Wednesday.

### *Thursday Evening Opening*

This has now been running for a year and has proved to be moderately successful. We have had more clients through the door than telephone enquirers and although we have an appointment system we still see several people who turn up 'on spec'. It gives employed people the opportunity to use our service, either by calling in at the Bureau or to telephone without the danger of being overheard by colleagues. It also allows us to operate an appointment system for those who are unable to visit during the daytime.

### *Open Day*

Following the success of this event last year we decided to make it an annual event. We invited representatives from the local District, Parish and Town Councils, together with representatives from local banks, building societies and

## ***THE AIMS OF THE CITIZENS' ADVICE BUREAU ARE:***

- **To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively.**
- **To exercise a responsible influence on the development of social policies and services, both locally and nationally.**

The Citizens' Advice Bureau therefore provides free to all citizens an **impartial** and **confidential** service of information, guidance and support, which is completely **independent** and makes responsible use of the experience so gained.

## ***WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU EQUAL OPPORTUNITIES STATEMENT***

- Wokingham & District Citizens Advice Bureau supports the principle of equality of opportunity in all sections of society.
- The Bureau aims to achieve this through representation on both the Management Committee and the workforce, paid and voluntary, in order to reflect the composition of the local community.
- The Bureau also aims to provide access and delivery of services equal to its clients needs.
- The Bureau maintains its Action Plan to ensure that these aims are fulfilled.

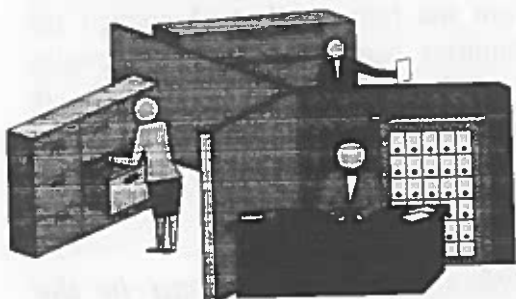
## **MANAGEMENT COMMITTEE**

- REV D LOVERIDGE - CHAIR
- MRS J GRADY - VICE CHAIR
- MR M SEAMARK - COMPANY SECRETARY
- MRS S JACKSON - BUREAU MANAGER
- MRS C LLOYD-WILLIAMS - DEPUTY MANAGER (WOODLEY)
- MRS W BENNETT - BUREAU REPRESENTATIVE
- MR L SOUTHGATE - WOKINGHAM DISTRICT COUNCILLOR
- MRS B STAGLES - WOKINGHAM TOWN COUNCILLOR
- MR D LEE - WOODLEY TOWN COUNCILLOR
- MS G FLANAGAN - WOMENS AID
- MS M HAMMOND - COMMUNITY COUNCIL FOR BERKSHIRE
- MS Z TOMES - SOCIAL SERVICES, OBSERVER
- MR P STRACHAN - AREA OFFICER, EX-OFFICIO
- MR R BOYD - COMMITTEE PERSON
- MR D EYRIEY - COMMITTEE PERSON
- MRS A POTTS - COMMITTEE PERSON
- MR P HENESEY - COMMITTEE PERSON
- MR R WYATT - COMMITTEE PERSON
- MR P HARPER - COMMITTEE PERSON

other local bodies. It was a very profitable and informative afternoon. Volunteer advisers and members of the Management Committee were available to explain the work of the Bureau and the role that they have to play in it. We used various display materials, 'mock-up' case files and our information source material and training packs.

### ***Solicitors***

The free legal advice provided for our clients by the local firms of solicitors, on a rota system, continues to be well used. During this last year we have seen cuts to the Legal Aid system which have resulted in fewer people actually being eligible to claim legal aid. Following discussion with the local solicitors we have increased the number of appointments available and the length of the interviews. We have also had interest from new firms in joining the rota. Several firms operate a fixed fee or free first interview scheme and others offer it to clients referred via the CAB. It is therefore possible for most people to see a solicitor for no, or minimal, cost within a few days. We remain extremely grateful to all the local firms who support and help us so regularly.



### ***Woodley Extension***

The last year has been one of consolidation rather than of dramatic

change. For the third year running the number of enquiries has risen by over a thousand, an increase, this year, of 23%.

80% of our clients are personal callers, and we have become an important part of the community now that we are more accessible.

We became an IforD (information for people with disabilities) in September and are well situated to be easily accessible for the disabled as the premises have no steps, wide doorways and are close to the Woodley surgery. For all that, the response has been a little disappointing, but we hope that the word will spread and more use will be made of our service during the coming year.

We are lucky to have had such a good year on the recruitment side with four new volunteers fully trained. However, we have sadly lost two volunteers who have retired after many years service and the Bureau seems to have had more than its fair share of illness which, together with the ever increasing numbers of clients, has led to great pressure on everyone. It has been a very tough year indeed and it is a great tribute to the staff that they have coped so well and cheerfully. We are very grateful for their support and hard work. The indications are that the demand will continue to grow in 1994 which will challenge and stretch our resources.

### ***Outreach Work***

We have been trying to identify the areas of the District which do not have easy access either to the Wokingham or Woodley Bureaux, although we do

continue to give equal priority to telephone calls. We have identified premises at Crowthorne, Earley and Twyford and hope to start providing a service at each of these places within the next few months. Each location will have an experienced adviser who will use the microfiche information system, a mobile telephone and have the back-up of the Bureau whenever they need it. All correspondence and follow-up work will be carried out in the Wokingham Bureau.

### ***Crowthorne***

The service at Crowthorne started at the beginning of April and is run in conjunction with Bracknell CAB. The sessions are held every Friday morning in the Baptist Church in Crowthorne High Street.

### ***Incorporation***

At the end of this financial year the Bureau became an incorporated body named the "Wokingham & District Citizens Advice Bureau", a company limited by guarantee. We held an Extraordinary General Meeting when this was agreed and the directors of the Company were appointed. Sadly, we also said goodbye to Janet Le Patourel, who had been the Chair of the Management Committee for the last five years and whose term of office had come to an end. We were delighted to welcome the Reverend Douglas Loveridge as her successor and Joan Grady as Vice-Chair. We were also very sad to accept the resignation of Bob Boyd, Honorary Treasurer, due to ill health and were extremely fortunate to be able to encourage Martin

Seamark to take on the role of Company Secretary after he had kindly helped us out during Bob's incapacity.

### ***Statistics***

On the 1st April 1994 NACAB introduced a new form of measuring and recording the enquiries coming in to the Bureaux. This includes a count of client contacts, a workload measure and a means of recording the different issues raised. E.g. benefits will be recorded, not only by each different benefit entitlement, but also as a part of more complex enquiries such as in problems relating to debt and relationship breakdown. In practice this will mean that in future our statistics will look completely different but we will have a very much more accurate picture of the work that the Bureau does.

The caseload for the last year has again increased and 17,026 individual people were seen resulting in 21,405 enquiries. The largest number of enquiries were debt, housing (including house repossessions), relationship breakdown (including Child Support Agency), benefits and employment. There was an increase in tax enquiries resulting from the high number of council tax enquiries dealt with by the Woodley Extension which shares premises with the District Council at Woodley.

### ***Citizens' Advice Bureau in the Community***

As part of my job as Manager, I am involved with various other voluntary and statutory organisations locally.



Some of the organisations that I am involved with are listed below:

- The CAB, together with the Volunteer Bureau and the Community Council, have set up the Voluntary Sector Forum for the benefit of all the voluntary organisations in the Wokingham District. The Forum enables them to exchange ideas and present a united voice when addressing issues. The District Council and the County Council have agreed to fund the Forum and its activities for the next year.
- Member of the Management Committee of ARC, a young people's information and counselling service.
- Vice Chair of the BDIN Wokingham Federation and deputy IforD representative on the Executive Committee of BDIN, taking over as representative in April.
- Deputy representative on the Police Consultative Group.
- Member of the Wokingham Housing Forum and the Single Persons' Sub-Group of the Forum.
- Voluntary Sector representative for the Wokingham District on the Joint Voluntary Sector Consultative Committee, which is a County Council initiative.
- Deputy representative on the NACAB Council representing the Southern Area and a member of the National Equal Opportunities Committee.

- In addition to these I am involved with other CABx on various committees which are sub-committees of the Area Committee. I am a member of the Anti-Racism Working Group, the Training and Development Committee, and the Executive Committee.



### ***Berkshire Disability Information Network (I for D)***

The aim of the Wokingham Federation of BDIN is to create accessible local information points so it is easier for people with disabilities and their carers to get comprehensive information on all matters affecting their welfare. This information should be available in the right place at the right time through accredited information centres (IforDs). The Wokingham Bureau has been an IforD since March 1993 and the Woodley extension since September 1993. BDIN has provided the Bureau with a lap-top computer which has a database containing information on all organisations in Berkshire connected with disability; this information could be on support groups, sports and social clubs, places that have wheel chair access etc. The Bureau has, and continues to build up, a comprehensive supply of literature, directories, leaflets, tapes (for those who are blind or partially sighted or for those clients unable to read) and a number of leaflets in braille. The Bureau also has a cassette player and a Crescendo 20 which acts as a loop listening aid and

powered microphones which can be used by either adviser or client.

Home visits can be arranged for clients and the lap-top computer is very useful at these times.

A number of advisers have had disability awareness training during the last year which has been very useful.

On the 4th March 1994 a buffet lunch was held at the Woodley Airfield to launch a local information leaflet and to advertise the work of BDIN. The leaflet was delivered with the free local newspaper to every household in the Wokingham district and the number of enquiries since then have been pleasing.

An Infodex exhibition was held between the 22nd and 24th April at the Rivermead Centre in Reading. This was a free exhibition to help the disabled, elderly and their carers find out about opportunities, options, support, goods and services.



### ***Support to Social Services***

When 'Care in the Community' came into force in April 1993 one of the main differences was the change in the source of the financial help for people unable to fund themselves, who need residential care. In the past, people

who were unable to pay for residential care would have been funded by the Department of Social Security via Income Support. From April 1993 local Social Services departments were given responsibility.

It quickly became apparent that Social Services would need to ensure that its clients claimed their full entitlements under the Welfare Benefit system to maximise clients' income and thereby minimise the burden on the local Social Services budget.

Social Services in the Wokingham, Woodley and Earley localities decided to sponsor a Helpline on Welfare Benefits for Social Services staff. The Helpline was installed at the Bureau in December 1993 and included a separate telephone line and answerphone. They also fund the adviser, Christine Makings, who answers the Helpline for four hours per week.

The majority of benefit queries received on the Helpline to date have been either very complicated or about clients in unusual circumstances.

Christine has tutored training courses for all three localities; the courses last three hours and cover four different client groups, ie Elderly; Children and Families; Young People and People with Disabilities on how the Welfare Benefit system can be used to the best advantage.

She has also given a talk on Welfare Benefits to the General Practitioners at Swallowfield to help them gain an

insight into how the benefits system works.

### *Social Service Appeal Tribunals*

We continue to assist with representation and have won several appeals which have included two in relation to the relatively new Disability Living Allowance.



### *Debt Advice*

It has been another very busy year for money advice in the Bureau although the number of clients has been limited by the availability of staff to deal with their problems. Referrals from local authorities are increasing; these are inevitably cases where the home is at risk. However, there is usually also a multiple debt situation.

Greater emphasis has been placed on specialist training in various aspects of debt advice during the past year and we now have eight volunteers who are able to deal with virtually all the problems that are associated with complicated cases, including administration orders, individual voluntary arrangements and bankruptcy.

Creditors are now inclined to adopt a positive attitude to our work and satisfactory repayment schedules are

being established, although they are unlikely to agree an arrangement which would run longer than six months. A review is then necessary.

Mortgage arrears continue to comprise a large portion of our work load both in the Bureau and the County Court. We have found that it is increasingly likely that an arrangement can be agreed through our intervention.

Credit debt and specifically the proliferation of credit cards/storecards and revolving credit agreements continue to form the largest part of our work. One client established a Bureau record with 36 credit cards and the adviser in question was able to cut them up and return them to the companies concerned feeling a certain sense of achievement.

Many lenders have begun to understand the ethos of money advice and have established specific departments to deal with Bureaux and clients who are in difficulties. The clearing banks, whilst displaying a more realistic approach to debt continue by and large to operate on the assumption that they enjoy a status that is in reality illusory and occasionally need to be persuaded that their unsecured lending falls into the same category as other credit debts.

Debt enquiries accounted for 30% of Bureau statistics. Total value of credit debt approaches £2,000,000. Mortgage arrears approach £1,000,000. Average level of arrears £2,000, although several have exceeded £20,000. We have obtained reliable statistics on the County Court work and mortgage problems are dealt with in depth under the Lay Advocacy section of this report.



### *Lay Advocacy*

The Bureau conducts a duty day each Wednesday at Reading County Court. A team of three, including the debt adviser, advise and advocate at repossession hearings and, as indicated, some 300 clients have been represented and in only three instances has the family home been repossessed. In approximately 10% of cases, periods of up to six months have been allowed in order to sell the property.

In January 1992 repossessions in our area were occurring at a rate of 70 per week. It was also apparent that the mortgage rescue schemes given much publicity in the national press were not going to amount to very much. In the Bureau the number of people seeking help with mortgage arrears was continuing to rise and in view of the pressure on our service we decided that if we were to help people who were at risk of losing their homes we needed to provide a separate and more accessible service.

Therefore, in November 1992 the Bureau, in conjunction with Reading County Court, set up the Reading County Court Help and Advice Scheme to assist people with mortgage arrears and facing possession hearings. This was made financially possible by a grant

from The Earley Charity and physically possible by the County Court moving to 161-163 Friar Street. The Court made available a room on the 5th floor and by the end of January 1992 also rescheduled its possession hearings to coincide with our presence, ie Wednesday and Thursday mornings.

Potential clients were targeted by including details of our scheme with the possession summons and by radio and press publicity. People are able to call into our office in the County Court not only for advice on mortgage arrears and court procedure but also if they feel they need help with representation at the hearing. If someone feels they are able to speak for themselves we are sometimes asked to provide moral support by accompanying them, not surprising when one considers the enormity of what is at stake for someone under threat of losing the roof over their head.

The County Court service has proved to be highly effective. It is still not uncommon to discover that people have not been making mortgage payments because they have been paying off unsecured loans and other credit debts. Quite often we are able to provide help even at the eleventh hour and if unable to sort out a client's financial affairs in time for the hearing, have been successful in getting adjournments from the District Judge in order to do so.

Over the first few weeks we became aware that despite an average of 26 hearings being listed each morning only about one third of borrowers turn up for the hearing (giving the District Judge no option but to grant an outright possession order). We can only speculate as to why this happens. Have many borrowers simply given up

at this stage? The take up of the service was initially low but this was not surprising given the number of people actually attending court.

Clients are now tending to come in well before the hearing, which enables a more effective defence to be established.

The cooperation of the Court officers and District Judges has been a significant factor in the success of the advocacy initiative. The Chief Clerk very recently confirmed the value of the service we provide which is invaluable in continuing to keep the number of home repossessions to a minimum

### *Lay Advocacy Service at Reading County Court - dealing with possession hearings*

The following is a profile of clients who used our lay advocacy service at Reading County Court. The sample is based on 300 cases and covers a 16 month period, December 1992 - March 1994:

#### *Family size:*

Single persons	18%
Couples	21%
Three and Four	46%
Five plus	17%

#### *Mortgage details:*

£ 0 - £ 25,000	12%
£25,000 - £ 50,000	28%
£50,000 - £100,000	46%
over £100,000	14%

#### *Mortgage arrears*

£ 0 - £ 5,000	46%
£ 5,000 - £10,000	32%
£10,000 - £20,000	16%

#### *Mortgage taken out*

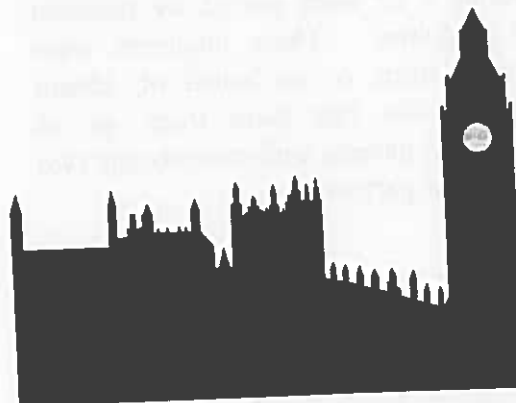
0 - 2 years	4%
2 - 5 years	69%
5 - 10 years	25%
over 10 years	2%

#### *Lenders*

Abbey National	11%
Halifax	8%
Alliance & Leicester	7%
Cheltenham & Gloucester	5%
Bradford & Bingley	4%
Bristol & West	4%
Woolwich	2%
Nationwide Anglia	1%
Other building societies	12%
Central lenders	35%
Banks	10%
Local authorities	1%

#### *Outcome of hearing*

Possession granted:	
(voluntary and involuntary)	12%
Adjourned	30%
Dismissed	1%
Suspended possession orders	57%



### *Social Policy*

When Linda Martin retired as a CAB volunteer adviser last spring she volunteered to help with our social policy cases. This entails writing up the worst and most unjust cases for

NACAB which uses the evidence sent in by Bureaux as the basis for its own reports to try to get changes made which will help our clients and others.

As debt advice comprises a large proportion of the Bureau's work it is not surprising that it regularly throws up problems with social policy. For example, some banks and building societies are being very difficult to deal with, and others are being very heavy handed (eg harassing our clients, making threatening telephone calls or calling at the house, often during the evening etc). Banks continue to create problems for their customers, despite their code of practice, by charging separately for unauthorised overdrafts and misuse of cheque guarantee cards; it could cost £75 if you miscalculate what is in your account and pay by cheque.

A more recent problem for our clients has been the Child Support Agency. During a 12 week period we received 31 enquiries. These enquiries were mostly from, or on behalf of, absent parents; the rest were from, or on behalf of, parents with custody and two from new partners.

The following were some of the reasons for contacting the Bureau about the Child Support Agency:

- protesting at the amount of assessment;
- worried about the possible amount of assessment;
- disputing paternity;
- wanted greater, or regular, payments;

- wanted details of support groups/campaign against the CSA.

Local employers are being more ruthless. We are seeing an increasing number of clients whose contracts are being arbitrarily changed (more hours, less hours, different hours, cuts in pay etc). Interesting too, that when Councils establish contracts with some outside firms the employees have their contracts altered.

The Bureau is also seeing an increasing number of racial discrimination cases every month.



### *Industrial Tribunals*

Enquiries remain constant in this area and there are usually several cases under negotiation at any one time. A disturbing aspect has been the increase in what appear to be contrived dismissals for gross misconduct involving clients who have in excess of 15 years service. We continue only to progress complaints where there is a fair chance of success and have recently settled two cases in favour of the client by negotiation.

Sue Jackson

## *TREASURER'S REPORT*

### *ACCOUNTS*

The Income and Expenditure Account for the year shows a surplus of £437 (1993 a deficit of £2,742) on income. Income had increased in 1994 overall by 19% on 1993.

Wokingham District Council funding at £61,250 was 20% up on that of 1993 (£50,895) and the Earley Charity income in 1994 at £10,200 was up on that of 1993 (£5,000) by 104%.

Expenditure at £81,644 for 1994 was up on that for 1993 (£71,631) by 14%, the main increases coming from emoluments, office expenditure and court attendance. The cost of volunteers was down for 1994 at £2,926 on that of 1993 of £4,357.

The Balance Sheet shows a healthy position with Net Current Assets at £2,455. The Business Enterprise Account at 31st March 1994 indicates a balance of £25,454 which includes an advance payment for the first quarter of 1994/95's Wokingham District Council grant which sums to £18,430 and which was credited to the bank on 31st March 1994. This payment has been treated as advance income at that date and is included in the creditors figures of £22,747 in the Balance Sheet and excluded from income.

The sum of £1,500 in "Client's Account" on the Balance Sheet is in respect of a sum received from a client held pending payment of his debt to a clearing bank. The sum is held in a separate "client's" bank account in the name of the CAB and has now been settled to the creditor on his behalf.

In note 8 of the accounts, the negative sum of £813 for "advisers" represents the surplus of grant from the Social Services money advice centre over the cost of the advisers.

### *INCORPORATION*

The Wokingham Citizens Advice Bureau has been incorporated with effect from the 1st April 1994 and is Limited by Guarantee. The accounts for the year ended 31st March 1995 will be presented in such a way as to reflect this change.

Martin Seamark

**WOKINGHAM & DISTRICT CITIZENS' ADVICE BUREAU**

**ACCOUNTS FOR THE FINANCIAL YEAR ENDED**

**31ST MARCH 1994**

**REPORT OF THE AUDITORS**

**AUDITED AND FOUND CORRECT**



**Owen West & McGregor  
Chartered Accountants**



WOKINGHAM & DISTRICT CITIZENS' ADVICE BUREAU

INCOME AND EXPENDITURE ACCOUNT

YEAR ENDED 31ST MARCH 1994

		1994	1993
<b>INCOME</b>			
Wokingham District Council		61,250	50,895
Wokingham Town Council		3,393	3,500
Woodley Town Council		1,100	1,000
Earley Town Council		550	500
Parish Councils	(2)	2,175	1,875
National Association		1,702	-
Donations	(3)	302	279
Interest		434	707
Earley Charity	(4)	10,200	5,000
Courts	(5)	-	2,420
Special Donations		-	397
Berkshire County Council		975	2,316
		-----	-----
		82,081	68,889
<b>EXPENDITURE</b>			
Emoluments	(6)	58,206	51,078
Meetings		104	412
Advertisements		172	770
Premises	(7)	1,540	1,714
Information		62	1,385
Volunteers	(8)	2,926	4,357
Office	(9)	13,542	9,318
Equipment		283	319
Courts	(4)	4,551	1,842
Insurance		258	436
		-----	-----
		81,644	71,631
		-----	-----
<b>OPERATING SURPLUS (LOSS)</b>		437	(2,742)
		=====	=====

WOKINGHAM & DISTRICT CITIZENS' ADVICE BUREAU

BALANCE SHEET AS AT 31ST MARCH 1994

		1994		1993
<b>ASSETS</b>				
Clients Account	1,500		-	
Business Enterprise Account	25,454		3,224	
Current Account	-		566	
Cash at Bureau	121		-	
	-----		-----	
Debtors	27,075		3,790	
	901		1,105	
	-----	27,976	-----	4,895
<b>LIABILITIES</b>				
Current Account	1,274		-	
Clients Account	1,500		-	
Creditors	22,747		2,877	
	-----	25,521	-----	2,877
<b>NET CURRENT ASSETS</b>				
		-----		-----
		2,455		2,018
		=====		=====

Represented by:-

**GENERAL FUND**

Opening balance	2,018		4,300	
Add Premises fund transfer	-		1,829	
	-----		-----	
Less Special purchase	2,018		6,129	
	-		(1,369)	
	-----		-----	
Add Surplus (deficit) for year	2,018		4,760	
	437		(2,742)	
	-----	2,455	-----	2,018
		=====		=====

WOKINGHAM & DISTRICT CITIZENS' ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED

31ST MARCH 1994

. These accounts have been kept on an historic basis.

. Parish Council Donations

Charvil	100
Arborfield	100
Shinfield	350
Barkham	275
Finchampstead	300
Twyford	100
Winnersh	200
Hurst	100
Wokingham Without	150
Swallowfield	500
	-----
	2,175
	=====

. Donations

Individuals	55
Cash	247
	-----
	302
	=====

. To assist with debt counselling.

. To provide assistance to individuals with debt problems in the County Courts.

. Covers salaries and National Insurance for the Manager, two deputies (one at the Woodley extension) a debt adviser and clerical assistance.

. Covers electricity and cleaning.

. All workers in the bureau are unpaid volunteers. They are required to do six hours of service a week as well as attend training courses. This is a small sum in relation to all that they do.

Advisors	(813)
Training expenses	400
Travel to and from Bureau	3,001
Refreshments	338
	-----
	2,926
	=====

9. Office costs

Communications - Postage and telephone	5,029
Stationery	3,240
Copying	3,145
Other expenses	2,128
	-----
	13,542
	=====

## **ACKNOWLEDGEMENTS**

### **LEGAL ROTA SOLICITORS:**

BIGGS & CO  
CLIFTON INGRAM & CO  
C J GILES & CO  
HAYE & REID  
RATCLIFFE DUCE & GAMMER  
SOUTHORNS  
M J STROUD  
T S ROBERTS & CO  
THE HEAD PARTNERSHIP

### **DONATIONS:**

ROTARY CLUB  
FISHER PRICE  
NORCROS  
THAMES WATER  
DISTILLERS