

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**UNAUDITED FINANCIAL STATEMENTS**

**31 MARCH 2021**

**Company Registration Number 02862148**

**Charity Number 1027729**

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**

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**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 MARCH 2021**

The trustees, who are also directors for the purposes of charity law, have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2021.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Registered Charity Name</b>	Wokingham & District Citizens Advice Bureau
<b>Charity registration number</b>	1027729
<b>Company registration number</b>	02862148
<b>Honorary Founder Member</b>	Mrs A R Potts
<b>Trustees</b>	Mr T Abbott (resigned 1 April 2020) Cllr Mr P M Bath (resigned 23 June 2020) Mr D W Bragg Ms S L Browning Cllr Mr N Campbell-White (resigned 13 May 2020) Ms J Cameron (appointed 5 August 2020) Ms J M Cheng (appointed 23 June 2020, resigned 5 August 2020) Mr D Cook Mr S I Daud (appointed 5 August 2020) Ms A Deller Mr M B Drake Cllr Dr M A Gee (appointed 14 May 2020) Mr J C Gibson Ms E A Hobbs (appointed 11 September 2020) Mr A M Reaney (appointed 5 August 2020) Mr A N Waters (resigned 5 May 2020)
<b>Registered office</b>	Waterford House Erftstadt Court Wokingham Berkshire RG40 2YF
<b>Operational address</b>	Waterford House Erftstadt Court Wokingham Berkshire RG40 2YF
<b>Senior management team</b>	Mr J Morrison Ms C Oughton Ms G Phull

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<b>Charity secretary</b>	Mr M B Drake
<b>Accountants</b>	Keal & Associates Chartered Certified Accountants Innovation House Molly Millars Close Wokingham Berkshire RG41 2RX
<b>Bankers</b>	HSBC Bank plc 1-2 Market Place Wokingham Berkshire RG40 1AL
<b>Solicitors</b>	Clifton Ingram LLP 22-24 Broad Street Wokingham Berkshire RG40 1BA

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## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The organisation is a charitable company limited by guarantee, incorporated on 13 October 1993 and registered as a charity on 27 October 1993. The charity was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the charity being wound up members are required to contribute an amount not exceeding £1.

### **Recruitment and appointment of Trustees**

The trustees of the charity are also charity trustees for the purposes of charity law and under the charity's Articles are known as members of the Trustee Board. Under the requirements of the Memorandum and Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. All nominated or co-opted Trustees shall retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may then be elected or re-appointed.

### **Trustees and training**

The trustees are generally already familiar with the practical work of the charity.

Additionally, new trustees are assisted in familiarising themselves with the charity and the context within which it operates. This process covers:

- The obligations of Trustee Board members.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives.

### **Risk management**

Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the offices. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

### **Organisational structure**

The Wokingham & District Citizens Advice Bureau Trustees met six times during the year. The Trustees Board operates under specific terms of reference. Quarterly financial reports are prepared together with Annual Budgets and Latest Estimates of the Bureau affairs and these are submitted to and approved by the Trustees.

During the year the Trustees established three sub-committees; Executive, People and Finance committees to provide oversight and make specific recommendations to the Trustee Board.

### **Related parties**

In so far as it is complimentary to the charity's objects, the charity is guided by both local and national policy.

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## **OBJECTIVES, ACTIVITIES AND VALUES**

### **Objects**

The object of the charity is to establish and conduct a locally based, independently funded Citizens Advice Service with the Citizens Advice national organisation to provide free, independent, non-judgmental, confidential and impartial service of advice for the public who live and work in Wokingham Borough. The charity's service aims:

- To provide the advice people need and to empower people to be better able to resolve their future problems.
- To campaign to improve the policies and practices that affect people's lives in Wokingham Borough
- To be the go-to charity for anyone in the borough needing help to find a way forward.

### **Principal activity**

The main area of charitable activity is the provision of general advice and information and specialist advice on debt, benefits, housing and employment matters. The charity helps people living and/or working across Wokingham Borough. We help people find a way forward with their issues, with a particular focus on queries around welfare benefits, debt, housing, relationship problems and employment law. Services provided to the people of Wokingham Borough include:

- Generalist advice given by trained volunteers who offer holistic advice on an individual basis, with support from paid supervisors – by telephone, face-to-face in Wokingham and Woodley, email and 'pop-up' outreach.
- During the Covid-19 pandemic, working with Wokingham Borough Council to operate a 'One Front Door' link to support organisations such as local foodbanks, The Cowshed, Wokingham United Charities, Berkshire Women's Aid, Wokingham Volunteer Centre, First Days, Involve, Link Visiting Scheme, Age UK Berkshire and many more.
- Delivering MHFA England's online adult Mental Health First Aid courses.
- Specialist advice to people with additional vulnerabilities through our home visitor project, Advice At Home.
- Money advice including specialist support for complex debt problems.
- Universal Credit Help to Claim – helping clients with applications and support to first payment.

### **Values**

Our staff, volunteers and trustees helped to decide our values in June 2019 - as part of a business planning process looking at the future of our charity.

- We encourage - we're not afraid of trying new things and we support each other to figure it out. We question every idea to make it better and we change when things are not working.
- We're approachable - we work together with stakeholders and partners to find the best way forward for our clients. We ensure that our services reach those who need us.
- We're confident - we do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
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YEAR ENDED 31 MARCH 2021**

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**Equality and Diversity statement**

At Citizens Advice we believe that our common humanity makes us equal in worth, dignity and rights. We will be a strong champion for equality by:

- listening to, and working with our communities.
- challenging discrimination through advice.
- championing equality through research and campaigns.
- valuing diversity as an employer and volunteer organisation.
- finding ways to embed diversity of thought.

We will be a stronger organisation by embedding diversity of thought into our decision making processes.

**BUSINESS REVIEW AND PERFORMANCE FOR THE YEAR**

**Business Review**

This has been a year like no other and we would like to start by saying a huge thank you to each and every one of our staff, volunteers and funders for making all of our work happen.

Our objectives in our business plan have continued to see us through the year:

- Getting the basics right - ensuring that all our clients get a consistent service, whatever the problem, whatever the point of access. Our test is a base level of service that is accessible, of good quality and moves the client forward.
- Empowering people - fostering a culture of support. Securing investors in people accreditation as a best practice framework to model ourselves against. Continuing to deliver development days as a forum for ideas and the development of our team.
- Utilising technology - making the most of what technology can do for us, both internally and externally. Ensuring our colleagues have the appropriate technology, training and support to fulfil their roles.
- Client focused - colleagues will scrutinise the work of the organisation to ensure that our services meet the needs of our clients. We will champion and trial new ideas that will improve our services.
- Continuing to grow - identifying gaps in service provision, we will explore how the organisation can develop innovative ideas to provide support. We will highlight our client stories to promote our services and the issues faced locally.

In 2020/21 we:

- Helped 6,357 unique clients find a way forward with 17,370 issues
- Answered 10,794 incoming calls - all within an average of just 7 seconds
- Secured £1,662,592 of income gains for our clients (benefit applications, appeals, employment tribunals or settlements etc) and £536,711 of debts written off for our clients.

A major part of our work consisted of the Wokingham Borough Community Response, set up to respond to the COVID-19 coronavirus pandemic. Led by Wokingham Borough Council, the group is made up of local charities, town and parish council representatives and community group reps.

Our role in the community response has been that of the One Front Door - essentially no wrong reason to call us, coronavirus community helpline and advice and information helpline wrapped into one. Early in the pandemic, a significant number of our enquiries were around access to food, collection of prescriptions and social isolation support. The key to this was partnership working - our team have the skills, confidence and knowledge to triage enquiries and identify the right route of support, often beyond the initial presenting problem. We then referred people out to appropriate local charities and community groups to support their essential needs.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
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Access to hardship support for clients has been a key theme of this year too. We have worked with two key strategic partners:

- Wokingham Borough Council - COVID Winter discretionary grant - this fund was operational from December 2020 to the end of the financial year. We were the sole assessors for this fund, identifying eligibility for vouchers to support with paying for food and fuel payments, as well as boiler repairs. This arrangement ensured we could also provide wrap-around support including income maximisation (benefit checks) and debt support.
- Wokingham United Charities - individual essential grants - a local grant-making charity, which tasked us with being the sole-assessors for accessing hardship grants of up to £500 for essential items which have included laptops, carpets, fridge-freezers, beds and ovens. As with above, this approach ensures that there is a consistent offer to all residents looking for hardship support, to not only help relieve immediate need - but also to provide advice and information that can help clients move forward.

The Board of Trustees would like to put on record its thanks to all of our staff, volunteers, funders and partners for all of their efforts and support.

### **Financial Results**

The net surplus on unrestricted funds (representing core activities) amounted to £30,345. The balance of funds carried forward at 31 March 2021 is £88,281 and this balance has been allocated to designated funds (as detailed in the notes to the accounts). The net surplus for the year included £11,538 in respect of one off donations received.

We would like to particularly thank Celia May, former trustee and East Berkshire Ladies Captain 2020 along with Peter Spooner, Club Captain for their great efforts in raising £9,800 for our charity during such a challenging time.

### **Covid-19**

The trustees have reviewed the risks that Covid-19 poses to the charity and concluded that for the foreseeable future, the charity will have sufficient resources to meet its liabilities as they fall due.

### **Principal Funding Sources**

The charity received approximately 62% of its unrestricted funding from Wokingham Borough Council. In the event that Wokingham Borough Council was unable to continue providing this level of support the charity would cease to operate unless new funding was found.

### **Reserves Policy**

Note 18 to the financial statements summarises the year's movements on each fund. With the exception of restricted and designated funds the Committee has reviewed the reserves of the charity and concluded that, providing ongoing funding is received, only a small amount of reserves is required at this time (excluding designated reserves).

Restricted funds relate principally to funded projects for which income and expenditure balance over the period of their operation (they are listed within the notes to the accounts). However, receipts and payments are not always in step in the short term and balances held at any given date can vary. The total balances on restricted funds at 31 March 2021 and carried forward to 2021/2022 was £11,973.

The Charity Commissioners require organisations such as the charity to establish reserves to cover the eventuality of the Charity ceasing to operate and to unwind in an orderly fashion whilst meeting all of its financial and operational obligations. As a company Limited by Guarantee the charity has contingent financial liabilities in respect of employment costs and expenses upon cessation.



**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
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YEAR ENDED 31 MARCH 2021  
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The charity will review future income and will ensure as far as possible that income is derived from a wide variety of sources. They will take all the necessary precautions to ensure that at no time in the foreseeable future would it be possible for the cessation or significant reduction in core funding to materially affect the organisation.

The Trustees have determined the need to hold sufficient free reserves to be able to cover the potential redundancy costs and three months normal operation expenditure to allow an orderly wind down.

Given the above objective and the risks associated with the reliance on principal funding from one source, the Terminal and Operations Reserve at 31 March 2021 has increased to £88,281. Whilst this is sufficient to cover redundancy costs it does not provide sufficient cover for three months operating costs and the Trustees recognise the need to reduce this gap as soon as possible.

	£
Employment costs	87,032
Operating costs	12,675
	99,707

The provision, as calculated by the charity, is still short of the actual provision required at 31 March 2021 of £99,707. The Trustees will continue to monitor the level of terminal and operations reserves required in the future, recognising that the provision may increase over time due to inflation and employees accruing increased redundancy entitlements with the passing of time.

### **Investment Policy**

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are few funds for long term investment.

### **PLANS FOR FUTURE PERIODS**

The charity plans to continue the activities outlined above in the forthcoming years subject to satisfactory funding arrangements. Wokingham Borough Council will provide the necessary funding to meet these ongoing costs. Based on budgets for 2021/2022 there is a projected small surplus arising in the financial year.

### **RESPONSIBILITIES OF THE TRUSTEES**

Company law and charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit for the period. In preparing financial statements, the trustees are required to:

- select appropriate 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 and explain where they have not been followed; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
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YEAR ENDED 31 MARCH 2021  
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The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Wokingham & District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Acts 1985 to 2006.

The trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.


In accordance with company law, as the company's trustees, we certify that:

- so far as we are aware, there is no relevant information to which the company's examiner is unaware; and
- as the trustees of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's examiner is aware of that information.

#### **BASIS OF PREPARATION**

This report has 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 (FRS 102).

Approved on behalf of the Board of Trustees on 11 August 2021.



.....  
Mr M B Drake - Trustee

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS  
YEAR ENDED 31 MARCH 2021**

I report to the trustee on my examination of the financial statements of Wokingham Citizens Advice Bureau ("the charity") for the year ended 31 March 2021.

**Responsibilities and basis of report**

The trustees are also the directors of the company for the purposes of company law are responsible for the preparation of the financial statements. 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 CPAA. 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 our attention.

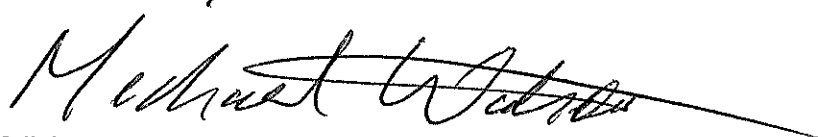
**Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of the Certified Public Accountants Association, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the charity as required by Section 386 of the Act 2006; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination: or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Michael Watson  
Independent Examiner  
Keal & Associates  
Innovation House  
Molly Millars Close  
Wokingham  
Berkshire  
RG41 2RX

11 August 2021

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2021 £	2020 £
<b>INCOME AND ENDOWMENTS</b>					
Donations and legacies	5	11,538	-	11,538	1,770
Charitable activities	6	228,236	206,865	435,101	255,588
Other trading activities	7	-	-	-	1,428
Investment income	8	115	-	115	382
Total income		<u>239,889</u>	<u>206,865</u>	<u>446,754</u>	<u>259,168</u>
<b>EXPENDITURE</b>					
Expenditure on raising funds:					
Expenditure on charitable activities	9	209,364	197,328	406,692	250,607
Costs of other trading activities	10	180	-	180	430
Total expenditure		<u>209,544</u>	<u>197,328</u>	<u>406,872</u>	<u>251,037</u>
<b>NET INCOME</b>		30,345	9,537	39,882	8,131
Actuarial gains/losses on defined benefit pension schemes		(344)	-	(344)	323
Net movement in funds		<u>30,001</u>	<u>9,537</u>	<u>39,538</u>	<u>8,454</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		58,280	2,436	60,716	52,262
Total funds carried forward		<u>88,281</u>	<u>11,973</u>	<u>100,254</u>	<u>60,716</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
STATEMENT OF FINANCIAL POSITION  
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	2021 £	2020 £
<b>CURRENT ASSETS</b>			
Debtors	14	74,944	17,472
Cash at bank and in hand		121,011	100,554
		<u>195,955</u>	<u>118,026</u>
<b>CREDITORS:</b> amounts falling due within one year	15	(85,638)	(45,386)
<b>NET CURRENT ASSETS</b>		<u>110,317</u>	<u>72,640</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
Defined benefit pension plan liability		110,317	72,640
		(10,063)	(11,924)
<b>NET ASSETS INCLUDING DEFINED BENEFIT PENSION PLAN LIABILITY</b>		<u>100,254</u>	<u>60,716</u>
<b>FUNDS OF THE CHARITY</b>			
Restricted funds		11,973	2,436
Unrestricted fund - Designated fund		88,281	58,280
- General fund		-	-
<b>TOTAL CHARITY FUNDS</b>	18	<u>100,254</u>	<u>60,716</u>


For the year ended 31 March 2021 the charity was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with Section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the Board of Trustees on 11 August 2021 and signed on its behalf by:

.....  ..... Mr J C Gibson - Trustee

Company Registration Number: 02862148

The notes on pages 12 to 19 form part of the statutory accounts.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
YEAR ENDED 31 MARCH 2021  
NOTES TO THE FINANCIAL STATEMENTS**

**1. GENERAL INFORMATION**

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is:

Waterford House  
Erftstadt Court  
Wokingham  
Berkshire  
RG40 2YF

**2. STATEMENT OF COMPLIANCE**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

**3. ACCOUNTING POLICIES**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity. Monetary amounts in these financial statements are rounded to the nearest £.

**Going concern**

The trustees have reviewed risks to the charity, including Covid-19 and concluded that for the foreseeable future the charity will have sufficient resources to meet its liabilities as they fall due.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future commitments.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for specific purposes. The costs of raising and administering such funds are charged against the specific fund. Transfers from restricted funds are only allowed where the contract provides specific permission.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**3. ACCOUNTING POLICIES (continued)**

**Incoming Resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfill conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

- Voluntary Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

**Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.
- Expenditure in respect of sundry capital equipment is fully charged in the year of purchase in accordance with the charity's policies.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

**Financial instruments**

The charity only enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
YEAR ENDED 31 MARCH 2021  
NOTES TO THE FINANCIAL STATEMENTS  
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**3. ACCOUNTING POLICIES (continued)**

**Financial instruments (continued)**

Debt instruments are subsequently measured at amortised cost.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**Defined benefit and defined contribution plans**

The charity operated both a defined benefit pension scheme and a defined contribution scheme. The defined benefit scheme is closed to new employees. Employer contributions in respect of the defined contribution scheme are charged to Staff Costs as they become payable in accordance with the rules of the scheme.

The company recognises a defined net benefit pension asset or liability in the statement of financial position as the net total of the present value of its obligations and the fair value of plan assets out of which the obligations are to be settled. The defined benefit liability is as advised by the scheme provider on an annual basis.

Changes in the net defined benefit asset or liability arising from employee service are recognised in income or expenditure as a current service cost where it relates to services in the current period and as a past service cost where it relates to services in prior periods. Costs relating to plan introductions, benefit changes, curtailments and settlements are recognised in income or expenditure in the period to which they occur.

**4. CHARITABLE COMPANY LIMITED BY GUARANTEE**

The charity is a company limited by guarantee and has no share capital.

**5. DONATIONS AND LEGACIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2021 £	2020 £
General donations	11,538	-	11,538	1,770



**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**6. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 Mar 2021 £	2020 £
<b>Grants receivable from:</b>				
Wokingham Borough Council (WBC)	141,110	-	141,110	137,000
Premises rent waived				
by Borough and Town Councils	38,000	-	38,000	38,000
Wokingham Town Council	10,000	-	10,000	10,000
Woodley Town Council	7,000	-	7,000	6,620
Earley Town Council	1,200	-	1,200	1,124
Local Parish Councils	11,600	-	11,600	8,140
WBC – One front door	-	87,889	87,889	-
WBC – Debt manager project	-	14,667	14,667	-
WBC - Council tax arrears project	-	5,000	5,000	5,000
WBC - Emergency Fund project	-	30	30	5,000
Citizens Advice - Universal Support project	-	29,391	29,391	30,356
Citizens Advice -MaPS project	-	14,638	14,638	-
Citizens Advice -Technology grants	-	13,997	13,997	-
Wokingham United Charities (WUC)				
- Community advice project	-	2,214	2,214	11,070
WUC – Home visit project	-	9,669	9,669	-
The National Lottery Community Fund – Advice Task Force project	-	1,666	1,666	4,999
The National Lottery Community Fund – Home visit project	-	7,500	7,500	-
Post code neighbourhood Trust project	-	2,600	2,600	-
Berkshire Community Foundation (BCF)				
- Mental Health Advice project	-	5,469	5,469	2,292
BCF Finding a way forward project	-	5,000	5,000	-
BCF Community response grant	-	3,750	3,750	-
Other sources	-	3,385	3,385	-
Miscellaneous	19,326	-	19,326	257
<b>Total grants and other income</b>	<b>228,236</b>	<b>206,865</b>	<b>435,101</b>	<b>255,588</b>

**7. OTHER TRADING ACTIVITIES**

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Fundraising events	-	-	1,428	1,428

**8. INVESTMENT INCOME**

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	115	115	382	382

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**9. EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 March 2021 £	2020 £
<b>Staff costs:</b>				
Wages and salaries	98,300	162,228	260,528	128,617
Employer's National Insurance	6,886	10,658	17,544	6,026
Employer's pension contributions	14,868	-	14,868	8,048
	<u>120,054</u>	<u>172,886</u>	<u>292,940</u>	<u>142,691</u>
<b>Support costs:</b>				
WBC - Emergency Fund project	-	30	30	730
Citizens Advice -Universal Support project	-	1,113	1,113	4,918
Citizens Advice – Technology grants	-	10,780	10,780	-
WUC - Community advice project	-	164	164	466
WUC – Home visit project	-	286	286	-
National Lottery -Advice Task Force project	-	1,800	1,800	938
National Lottery – Home visit project	-	23	23	-
BCF – Mental Health Advice project	-	4,253	4,253	-
BCF – Finding a way forward project	-	4,491	4,491	-
Staff and volunteer expenses	179	-	179	4,899
Staff refreshments	546	-	546	1,451
Premises service charges	11,141	-	11,141	9,605
Premises rent waived	38,000	-	38,000	38,000
Central Citizens Advice support costs	3,184	-	3,184	3,645
Advertising and publicity	-	-	-	15
Meetings	50	-	50	606
Cleaning	6	-	6	577
Telephone	3,588	1,500	5,088	3,721
Postage and stationery	541	-	541	2,656
Photocopier costs	(196)	-	(196)	3,173
Equipment, furniture and repairs	-	-	-	1,841
Computer equipment, support and maintenance	1,849	-	1,849	6,188
Sundries	2,456	2	2,458	1,911
Bank charges	78	-	78	72
	<u>61,422</u>	<u>24,442</u>	<u>85,864</u>	<u>85,412</u>
<b>Governance costs:</b>				
General office wages costs	21,760	-	21,760	15,896
Staff training	823	-	823	544
General office expenses	-	-	-	-
Accountancy fees and payroll costs	3,252	-	3,252	2,876
Legal and professional	-	-	0	872
Subscriptions	451	-	451	737
Insurances	1,602	-	1,602	1,579
	<u>27,888</u>	<u>-</u>	<u>27,888</u>	<u>22,504</u>
	<u>209,364</u>	<u>197,328</u>	<u>406,692</u>	<u>250,607</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**10. COSTS OF OTHER TRADING ACTIVITIES**

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Fundraising costs	180	180	430	430
	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>

**11. INDEPENDENT EXAMINATION FEES**

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	1,500	1,200
	<u>=====</u>	<u>=====</u>

**12. STAFF COSTS**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and salaries	282,288	144,513
Social security costs	17,544	6,026
Employer contributions to pension plans	14,868	8,048
	<u>314,700</u>	<u>158,587</u>
	<u>=====</u>	<u>=====</u>

The average head count of employees during the year was 17 (2020: 10).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

**13. TRUSTEES REMUNERATION AND EXPENSES**

No remuneration was paid to trustees during the year (2020: Nil).

No expenses were paid to trustees during the year (2020: Nil).

**14. DEBTORS**

	2021 £	2020 £
Trade and other Debtors	73,246	11,698
Prepayments and accrued income	1,698	5,774
	<u>74,944</u>	<u>17,472</u>
	<u>=====</u>	<u>=====</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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<b>15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2021</b> £	<b>2020</b> £
Accruals and deferred income	81,723	40,754
Social security and other taxes	-	717
Other creditors	3,915	3,915
	<u>85,638</u>	<u>45,386</u>
<b>16. PENSIONS AND OTHER POST RETIREMENT BENEFITS</b>	<b>2021</b> £	<b>2020</b> £
<b>Defined contribution plans</b>		
Contributions paid	14,601	7,866
<b>Defined benefit plans</b>		
Amount paid in respect of charges and interest on deficit	267	182
	<u>14,868</u>	<u>8,048</u>
<b>Defined benefit plans</b>		
Actuarial losses/(gain)	344	(323)
	<u>344</u>	<u>(323)</u>
<b>17. DEFERRED INCOME</b>	<b>2021</b> £	<b>2020</b> £
Balance as at 1 April 2020	34,636	2,292
Amount released to incoming resources	(34,636)	(2,292)
Amount deferred in the year	76,624	34,636
	<u>76,624</u>	<u>34,636</u>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**YEAR ENDED 31 MARCH 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**18. MOVEMENT IN FUNDS**

	At 1 April 2020	Incoming resources	Outgoing resources	Other Transfers and gains	At 31 March 2021
	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated funds:					
Terminal Liabilities and Operations fund	58,280	-	-	30,001	88,281
General fund	-	239,889	(209,544)	(30,345)	-
Total unrestricted fund	<u>58,280</u>	<u>239,889</u>	<u>(209,544)</u>	<u>(344)</u>	<u>88,281</u>
<b>Restricted funds</b>	2,436	206,865	(197,328)	-	11,973
<b>Total funds</b>	<u><u>60,716</u></u>	<u><u>446,754</u></u>	<u><u>(406,872)</u></u>	<u><u>(344)</u></u>	<u><u>100,254</u></u>

Unrestricted funds comprise those funds which the members are free to use in accordance with the charitable objects.

**Purpose of designated funds**

The Terminal Liabilities and Operations fund is to cover the operational costs in the event that current funding ceased and to cover the cost of any liabilities arising from the termination of activities.

**Purpose of restricted funds**

Restricted funds relate to monies received for a specific purpose. The balance of £11,973 is primarily due to timing differences between realisation of restricted income on a deferred basis and associated costs.

**19. TAXATION**

As a charity, Wokingham & District Citizens Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 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.

**20. RELATED PARTY TRANSACTIONS**

There were no related party transactions during the year (2020: £nil)

**21. CAPITAL COMMITMENTS**

There were no capital commitments at 31 March 2021 (2020: £Nil).