

mike.balbini

From: Jenny Neagle <jenny.neagle@citizensadvicereading.org>
Sent: 30 September 2019 07:44
To: clerk
Subject: Grant Application from Citizens Advice Reading
Attachments: Shinfield PC application-form-2019-2020.pdf; 2018 Accounts and TAR.pdf

Dear Mike,

I am attaching an application for a financial grant from Shinfield Parish Council, along with supporting documents as required, for your Council's consideration.

We have a long history of assisting those in the Shinfield parish, through our main office and our outreaches and we have been so pleased that Shinfield parish has been supportive of our requests in the past. Your continued assistance would be greatly appreciated, as a valued contribution towards our service.

Please let me know if I can provide any further information or if you would like to meet myself or our CEO to discuss any part of our application.

With kind regards

Jenny

Jenny Neagle
Development Manager - Citizens Advice Reading
0118 950 8331
<http://rcab.org.uk/get-involved/>

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice, and by influencing policymakers.

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If you would like to support Citizens Advice Reading by donating to our charity, please visit <http://rcab.org.uk/get-involved/>

GRANT APPLICATION FORM 2019-2020

Shinfield Parish Council offers a limited number of grants each year to organisations, clubs and charities which provide a service in the parish to its residents. Grants are generally awarded at the beginning of the financial year, although late applications may be considered.

All grant applications must be made using this form. Applicants must read the criteria and conditions carefully and supply the relevant information. The outcome will be notified in writing and in certain circumstances the grant may only be awarded if specific conditions are met. There is no appeal process if an application is turned down.

Please complete all sections of this form. You may expand the boxes if necessary.

Name of Organisation: Citizens Advice Reading

Grant request from Shinfield Parish Council: £1,494.00

For what purpose is the grant to be used? How will it benefit the residents of Shinfield Parish?

We seek contributions towards our continuing generalist advice service which covers debt, benefits, employment, housing, immigration, relationships, and consumer issues and is provided to absolutely everyone for free, in a confidential and impartial manner.

We work 5 days per week from our offices in Minster Street, as well as a number of outreaches throughout our community. We work with our partners to service a telephone advice line which is available throughout the week and some evenings and we facilitate home visits for those with disability difficulties. For the past 5+ years, we have provided a service at Reading County Court to assist in the prevention of homelessness and we work with Macmillan Cancer Support to provide an advice desk in the Royal Berkshire Hospital, immediately on hand for those with problems caused by their diagnosis. Our energy team too have had a major impact in the community, providing specialist advice help to the elderly, the debt ridden and the disabled to understand and effect better energy deals to keep their homes warm. This year we have been overwhelmed with the impact of the introduction of Universal Credit. This overarching benefit is designed to absorb 6 legacy benefits and has caused much distress and difficulty to some of our clients. We have recently implemented a 'Help to Claim' service, specifically to resolve Universal Credit difficulties. The service addresses the problems faced by claimants, where they don't have access to a computer and provides specialist advisors to make the application process more efficient, so that clients can receive their entitlements at the earliest opportunity. (We have registered 35 enquires from Shinfield residents on this direct issue).

All of our expertise and facilities are available to residents of Shinfield Parish

Have you applied to any other organisation for funding for all or part of this project/expenditure? If so, which organisation, and how much?

We regularly apply to many organisations to seek contributions to the overall cost of our full service. We continue our bid partnership work with Reading Borough Council and we have contracts with MacMillan Cancer Support, British Red Cross and Thames Water. We still have a budget shortfall this year of £20,000.00, which we are working hard to redress, with applications such as this and our own fundraising activities.

About your Organisation :

Briefly describe the role of your organisation within Shinfield Parish

Our system has identified that once again we have been very active in helping Shinfield Parish residents over the past year. 49 residents have had personal interviews with our advisors and 51 have been helped over the telephone, covering 519 advice issues.

37% involved Rent/Council Tax / credit card / bank debt

21% involved benefit advice

8% involved employment issues

8% involved other legal and court issues

The remainder was a broad spread across relationship and family issues, bereavement, consumer/utilities and immigration queries.

With your help, we will continue our expansive work out in the community, where we are available as a professional full advice service, offering free, independent and confidential advice to anyone from your parish, with any issue. Although we are open to all, much of our work is assisting those who are less able to access the advice and the systems needed in order to improve their situations. The increasing complexity of issues continues, whilst accessing the right people within the organisations continues to be difficult.

We are different from other similar local charities, in the breadth of our holistic advice, which extends to OISC Level 2 immigration assistance, as well as to 'Life Coaching', helping people to make positive and sustainable changes to their lives, after experiencing personal challenges. Our advisers go beyond our walls into communities and we seek to extend this ability. Citizens Advice Reading is available, whether it is a problem with a neighbour or a purchase, or an immediate crisis in relationships, employment or homelessness.

Equally important is our organisational quality to be sure that we are 'fit' for purpose in delivering advice and we are annually assessed on this basis. We have maintained for the past 3 years, the highest grade of 'Quality of Advice' across all areas, which is an achievement of which we are extremely proud. At a local level, we are accredited with the Reading Advice Network's (RAN) Advice Quality Standard and Reading Voluntary Action's Safe and Sound Award, for our governance, policies and procedures. We hold the Investors in People Award and a Level 2 Qualification from the Office of the Immigration Services Commissioner (OISC).

Our reserves are our mainstay in meeting funding shortfalls and their value fluctuates year on year, but always meet the level required by our Citizens Advice Membership Agreement. These reserves are an essential part of a responsible advice charity, as grant and bid funding can fall with very little notice. It is essential that the service continues, whilst the work to replace the funding is completed.

We trust you can see that we work hard to maintain the quality of our work and our organisation, to ensure that any grantee can have absolute confidence in the effectiveness of their award.

Where are you based? Our Main Office is in Reading town centre, but we run a telephone advice line, a home visiting service and a number of outreaches.

Number of members in your organisation? 12 Trustees, 21 part-time staff and over 100 volunteers

Contact for this application:

Title: First name: Surname:

Position held in organisation:

Contact address

Postcode: Telephone Number:

Email address:

DECLARATION

**The following declaration must be completed by a senior contact
on behalf of the applicant organisation.**

I apply for grant aid on behalf of: [Citizens Advice Reading](#)

I declare that:

- the organisation named in this application form has authorised me to sign this application on their behalf;
- I have noted the conditions under which grants are awarded by Shinfield Parish Council;
- I confirm that if successful, I and the organisation which I represent, will abide by the conditions.

I undertake, on behalf of the organisation, any grant or such part as Shinfield Parish Council may determine, will be repaid if:

- The organisation is found to be in breach of the conditions applied to the grant;
- The grant ceases to be used for the purpose(s) for which it was given.

I certify that the information given in this application is true and confirm that the enclosures are current, accurate and adopted or approved by our organisation.

Signed:



Date: [26th September 2019](#)

Name: (Block capitals): [David Harper](#)

Position in organisation: [CEO](#)

Additional information required (please tick the box if included with your application)

Accounts	X
Balance Sheet	X
Annual report (if available) /Financial Statement	
Other	

Company Number: 2967121

Reading Citizens Advice Bureau
Operating name: Citizens Advice Reading
(Limited by Guarantee)

Report and Financial Statements

Year to 31 March 2018

Reading Citizens Advice Bureau (Limited by Guarantee)

Report of the Trustees for the year to 31 March 2018

Reference and administrative details

Members of the Trustee Board at 31 March 2018

Chair	Mr R Harrison
Vice Chair	Mr A Wilson
Company Secretary	Mrs J Beckwith
Honorary Treasurer	Mr R Adams, FIA
Individual member	Mr A Loyes
Individual member	Ms D Mander
Individual member	Ms J Le Patourel
Individual member	Mr C Wiggett
Individual member	Mr D Weekes

Member Nominated by:	
Reading Borough Council	Cllr G Khan
Reading Borough Council	Cllr R Duveen
Reading Borough Council	Cllr S Robinson

Independent Examiner

Mr L. J. Baker ACA, Partner
Wenn Townsend
Chartered Accountants
30 St. Giles
Oxford
OX1 3LE

Bankers

CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	Virgin Money Jubilee House Gosforth Newcastle upon Tyne NE3 4PL	Cambridge and Counties Bank Charnwood Court 5B New Walk Leicester LE1 6TE
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Solicitors

Dexter Montague & Partners
105 Oxford Road
Reading
Berkshire RG1 7UD

Registered office

Minster Street
Reading
Berkshire RG1 2JB

Registered company number

2967121

Registered charity number

1042542

Reading Citizens Advice Bureau (Limited by Guarantee)

Report of the Trustees for the year to 31 March 2018

The Trustee Board presents its report, together with the financial statements for the year ended 31 March 2018.

Structure, governance and management

Reading Citizens Advice Bureau is a company limited by guarantee, operates under the name of Citizens Advice Reading (CAR) and was first incorporated in September 1994. In accordance with its Memorandum of Association, every member of the company undertakes to contribute to its assets a sum not exceeding £1 in the event of winding up, while they are members, or within one year after they cease to be members. The Reading Citizens Advice Bureau is also a registered charity.

Reading Citizens Advice Bureau has its own Trustee Board and is its own autonomous unit, but by satisfying certain conditions it is also a member of the National Association of Citizens Advice. The National Association is the policy making body of Citizens Advice nationally. It sets the standards that all Citizens Advice offices have to meet in order to qualify for membership and acts as a national voice for them on issues such as national social policy.

The Trustee Board assesses the skills and experience the Board currently has, such as management, fundraising and business acumen to identify any gaps. Prospective trustees are selected for their potential to make an effective contribution to the activities of Reading Citizens Advice Bureau through their skills, knowledge and experience. The Trustee Board recognises that diversity of membership is important and adds to its effectiveness and seeks to ensure that it is representative of the local community. New Trustee Board members complete a register of interests and receive an induction supported by an information pack and an ongoing training programme to enable them to fulfill their role.

The Trustee Board is responsible for every aspect of Reading Citizens Advice Bureau affairs and is ultimately accountable for the conduct of the organisation. The Board meets a minimum of four times throughout the year to discharge these responsibilities. Individual members of the Board are provided with sufficient and timely information to enable them to discharge their respective duties.

The Trustee Board retains responsibility for all key decisions, including approval of:

- The strategy and policies adopted by Reading Citizens Advice Bureau to achieve its charitable objects
- The annual budget
- Major capital expenditure, including property acquisition and refurbishment
- The annual financial statements

Responsibility for specific matters is allocated to named members as appropriate.

The Trustee Board is responsible for the Bureau's system of internal control and for reviewing its effectiveness. It must also ensure that the organisation's system of internal control manages risk effectively. Such a system is designed to manage rather than eliminate the risk of failure to achieve the objectives and can only provide reasonable, and not absolute, assurance against material misstatement or loss.

The Trustee Board has assessed the major strategic, business and operational risks which it believes Reading Citizens Advice Bureau faces. The external risks to which the organisation is exposed are kept under constant review. Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and to ensure the highest standards in the delivery of advice services and in all operational aspects of the Bureau. These procedures, including the adherence to the established financial controls, are reviewed annually as part of our overall risk management plan process, to ensure they still meet the needs of Reading Citizens Advice Bureau.

The Trustees consider the Board of Trustees and the Chief Executive as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All Trustees give of their time freely and no Trustee remuneration was paid in the year. Details of Trustee expenses are disclosed in note 6 to the accounts.

Reading Citizens Advice Bureau (Limited by Guarantee)

Report of the Trustees for the year to 31 March 2018

Trustees are required to disclose all relevant interests and in accordance with the Trust's policy withdraw from decisions where a conflict of interest arises. Trustees, in compliance with Charity Commissioners guidelines, are also expected to act at all times in the best interest of the Charity.

The pay of the Chief Executive is reviewed annually and is normally increased in accordance with average earnings.

Objectives and activities

The Bureau was established for the promotion of charitable purposes and for the benefit of the community in Reading and its environs by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

As well as offering generalist advice in a number of fields, it was able to provide support, advice, representation and assistance in the County Court on a weekly basis. The Bureau also offered a range of specialist services focussed on providing housing and debt advice to address complex situations; securing Debt Relief Orders and supporting clients through employment tribunal processes. During the year the outreach services continued at a GP practice. This outreach has enhanced the access to generalist and specialist advice services by providing community based facilities.

Reading Citizens Advice Bureau continued to provide its life coaching service to help bring about behavioural change leading to the adoption of a healthier lifestyle and its provision to offer a specialist benefits advice service, funded by Macmillan Cancer Support, for people living or receiving treatment for cancer in Berkshire. This latter service principally operated in two health settings – the Royal Berkshire Hospital in Reading and the Wexham Park Hospital in Slough.

Training courses continued to be provided by both the in-house team and a new consultancy arrangement on issues such as employment, housing, money advice and welfare benefits (particularly focused on the welfare reform agenda) to people from voluntary, statutory and commercial organisations.

Reading Citizens Advice Bureau also maintained lead role status for the Thames Valley Financial Capability Forum funded through Citizens Advice; its primary objective was to provide information and best practice on a regional and local level to practitioners and front line workers involved in delivering Financial Capability. This aimed to improve the knowledge, skills and confidence of adults, particularly those most vulnerable, to enable them to make informed financial decisions through their lives and contribute to the preventative work necessary to assist people in avoiding financial problems. It was also the regional lead for the national Energy Best Deal initiative which entailed a programme of activities to promote the importance of making sure that clients have the necessary information to secure the most appropriate tariff to meet their circumstances. It also led on a portfolio of projects relating to energy savings initiatives.

In addition, Reading Citizens Advice Bureau continued to have access to expertise from solicitors in Reading, who provided specialist legal clinics at its Minster Street Reading offices. It was also able to access the skills and knowledge of an insurance expert.

An essential part of the organisation's work was that of research and campaigns. Through its advice work it had the opportunity to gather an enormous amount of evidence about clients' experiences, of the way a wide range of services and legislation operated both locally and nationally. By collecting and collating such evidence it was possible to identify local issues and take appropriate action to raise these issues with local policy makers and also respond to requests from Citizens Advice nationally to supply evidence on issues which it was monitoring. During the year ongoing activities have included the practices of loan sharks, pay day loans processes and scams.

Reading Citizens Advice Bureau (Limited by Guarantee)

Report of the Trustees for the year to 31 March 2018

Reading Citizens Advice Bureau is a founder member of the Reading Advice Network which is the organisation set up following the highly successful and Reading Citizens Advice Bureau led Big Lottery funded project of the same name, which ended in December 2015. An early achievement for the Network was the creation of a local advice and information quality standard consisting of two separate assessment and audit processes. Reading Citizens Advice Bureau has subsequently been judged as meeting the necessary standards for both.

Throughout the year, the organisation successfully delivered to a range of ongoing contracts including the second year of the major partnership arrangement to provide services for the local council under the Maximising Income commission.

Existing service level agreements with four housing associations continued and an extension secured to the funded partnership with Thame Water Trust to provide debt support and grant access to the more complex cases.

The Big Lottery funded partnership project (Routes To Resilience) with the British Red Cross and Sanctuary Hosting was fully established during the year with the aim of increasing the resilience and wellbeing of refugees, asylum seekers and vulnerable migrants with Reading Citizens Advice Bureau providing specialist level 1 and level 2 Immigration advice.

People and performance

At any one time the Bureau typically operates with around 20 paid staff and between 90 and 100 volunteers. However, there is significant turnover, particularly amongst the volunteers, so during the financial year a total of 131 people worked for the bureau in different capacities:

- 0 person full-time as a paid staff member
- 24 people part-time as paid staff members
- 70 people as volunteer advisers (level 1 and level 2) or trainee advisers
- 34 people as volunteer reception or administration workers
- 3 people as volunteer life coaches

Between April 2017 and March 2018, 23 volunteers and 3 paid member of staff joined the Bureau. In addition 14 people served as trustees, all of whom were members of the company, and there were 9 other members of the company.

The focus on providing a concise initial assessment of a client's needs and subsequent referral to a stage 1 process during which all but the most complex cases can be dealt with has continued throughout the year. This has enabled all presenting clients to be seen on the day and had the effect of reducing the number of occasions that an appointment for a longer, in depth interview is necessary.

Reading Citizens Advice Bureau has an appropriate staffing policy which is approved and audited by the Citizens Advice national organisation.

Reading Citizens Advice Bureau is subjected to an ongoing performance and quality regime by its national organisation. This entails quarterly audits on quality of advice and financial performance and annual assessment of nine leadership areas: governance; risk management; financial management; people management; operational performance management; partnership working; research & campaigns and equality. An on-site audit is undertaken every three years and in September 2017 the Reading Citizens Advice Bureau was rated as excellent – the highest level that is achievable.

Report of the Trustees for the year to 31 March 2018

Reading Citizens Advice Bureau achieved various financial gains for our clients totalling over £1,812,912 in benefit entitlements, employment related awards, debts written off, charity awards and compensation.

a) Reserves Policy

Designated Reserves

Reading Citizens Advice Bureau received a generous unrestricted donation of £25,000 from the Davy Foundation in March 2017.

The Trustee Board determined that this should be set aside as a Designated Fund, within the Unrestricted Reserves, specifically to fund an additional Supervisor to further support our Advice Services Team.

During 2017/18, £9,858 was specifically used for this purpose, leaving £15,142 remaining in this Designated Fund as at 31st March 2018.

The Trustee Board resolved that, to enable the Bureau to address the predicted overall shortfall between Income and Expenditure in the near term, they would hold a Designated Fund, within the Unrestricted Reserves, in the form of a "Sinking Fund".

As at 31st March 2018, the Trustees set aside £100,000 for this purpose.

If in any future year there is a shortfall between actual Income and actual Expenditure, then it is the Trustees intention that this Sinking Fund is used to cover the deficit.

The Trustees believe that, overall, this revised policy provides a sufficient financial cushion to enable Reading Citizens Advice Bureau to adjust in the event of unforeseen and potentially damaging circumstances arising.

The Trustees priority is to ensure continuity of operations to meet the needs of the community.

As at 31 March 2018, the policy of the Trustee Board is that whilst the majority of cash assets should be held in Bank Accounts providing immediate access to funds; to increase interest income, a portion, which is subject to periodic review, may be held in Deposit Accounts requiring no more than 100 days' Notice of Withdrawal.

Further, the policy of the Trustee Board is to limit amounts on deposit with any one Bank to no more than the amount provided for under the Financial Services Compensation Scheme (FSCS), currently £85,000.

At 31 March 2018, the Bureau's funds comprised:

Funds

Unrestricted funds	£208,204 (which includes a Designated Fund balance of £115,142)
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Restricted funds	£ 1,522	Total	£209,726
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Reading Citizens Advice Bureau was entitled to exemption from taxation on its income and capital gains to the extent that its funds were used for charitable purposes.

Reading Citizens Advice Bureau (Limited by Guarantee)

Report of the Trustees for the year to 31 March 2018

Plans for future periods

Reading Citizens Advice Bureau intends to continue the provision of a high standard of advice services to people in the Reading area and, where appropriate, of specialist services across Berkshire. It is actively pursuing new ways of delivering and extending the services offered and these are reflected in robust three year strategic planning and implementation action processes. It will rigorously pursue further funded projects where they meet the aims and principles of the Citizens Advice service.

In year it also commenced a fundamental review of its services and how they are delivered and supported. This is in recognition of the known and anticipated impact of the national and local economic situation and is intended to place the organisation in a strong position to sustain and develop its future service provision reflecting the needs of the most vulnerable.

Trustees' responsibilities in relation to the financial statements

The Trustee Board constitutes the directors for the purposes of company law.

Company law requires the directors to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period. In preparing those financial statements the directors are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going-concern basis unless it is inappropriate to presume that the company will continue to operate.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that applicable accounting standards have been followed and that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The directors have taken advantage, in the preparation of their report, of the special exemptions applicable to small companies provided by Part II of Schedule 8 to the Companies Act 2006.

This report was approved by the Trustee Board and signed on its behalf.


.....
Signature

Richard Harrison

.....
Print name

Chair

.....
Position on Trustee Board

17 Sept 2018
.....
Date

Reading Citizens Advice Bureau (Limited by Guarantee)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

This report is on the accounts of the Reading Citizens Advice Bureau for the twelve months ended 31st March 2018, which are set out on pages 11 to 16.

Respective responsibilities of Trustees and examiner

The Charity's Trustees (who are also the Directors of the Company for the purpose of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 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.

It is my responsibility to:

- examine the accounts (under Section 145 (1) (a) of the 2011 Act)
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (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 statement

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 386 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Lee Baker ACA
Partner
Wenn Townsend
30 St Giles
Oxford
OX1 3LE

21 September 2018

Reading Citizens Advice Bureau (Limited by Guarantee)

Statement of Financial Activities Year to 31 March 2018 (including income and expenditure account)

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2018 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £
INCOME FROM							
Donations and legacies	2	60,996	-	60,996	86,883	-	86,883
Investments	3	1,751	-	1,751	1,558	-	1,558
Charitable Activities	4	238,335	189,928	428,263	275,705	158,378	434,083
Other Income		17,383	-	17,383	27,285	-	27,285
TOTAL INCOME		<u>318,465</u>	<u>189,928</u>	<u>508,393</u>	<u>391,431</u>	<u>158,378</u>	<u>549,809</u>
EXPENDITURE ON							
Raising Funds	5	2,685	-	2,685	2,538	-	2,538
Charitable Activities:	6						
Staff Costs	7	203,402	155,473	358,875	189,045	140,961	330,006
Premises Costs		81,464	24,948	106,412	80,801	19,558	100,359
Support costs	8	37,692	13,480	51,172	37,194	7,515	44,709
TOTAL EXPENDITURE		<u>325,243</u>	<u>193,901</u>	<u>519,144</u>	<u>309,578</u>	<u>168,034</u>	<u>477,612</u>
NET INCOME/(EXPENDITURE)	9	(6,778)	(3,973)	(10,751)	81,853	(9,656)	72,197
TRANSFERS BETWEEN FUNDS	10	(1,620)	1,620	-	(11,043)	11,043	-
NET MOVEMENT IN FUNDS		<u>(8,398)</u>	<u>(2,353)</u>	<u>(10,751)</u>	<u>70,810</u>	<u>1,387</u>	<u>72,197</u>
RECONCILIATION OF FUNDS:							
TOTAL FUNDS BROUGHT FORWARD		216,602	3,875	220,477	145,792	2,488	148,280
TOTAL FUNDS CARRIED FORWARD		<u>208,204</u>	<u>1,522</u>	<u>209,726</u>	<u>216,602</u>	<u>3,875</u>	<u>220,477</u>

All of the above results for the years ended 31 March 2018 and 31 March 2017 are derived from continuing activities.

The notes on pages 11 to 16 form part of these financial statements.

Reading Citizens Advice Bureau (Limited by Guarantee)

Balance Sheet at 31 March 2018

	Note	2018 £	2017 £
Fixed assets			
Tangible Assets	11	1,031	1,547
Current assets			
Debtors	12	7,528	9,692
Cash at bank and in hand		<u>225,407</u>	<u>226,765</u>
		232,935	236,457
Less: Liabilities			
Amounts falling due within one year	13	<u>(24,240)</u>	<u>(17,527)</u>
NET CURRENT ASSETS		208,695	218,930
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>209,726</u>	<u>220,477</u>
Funds of the Charity	14		
Unrestricted funds		208,204	216,602
Restricted funds		1,522	3,875
TOTAL FUNDS		<u>209,726</u>	<u>220,477</u>

The directors are satisfied that the company is entitled to exemption from the requirements to obtain an audit under section 477 of the Companies Act 2006 and that members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to small companies regime.

These accounts were approved by the Trustees and signed on their behalf.



Richard Harrison – Chair

17 Sept 2018

Date



Alex Wilson – Vice Chair

20th SEP 2018

Date

Company Registration Number: 02967121
Charity Registration Number: 1042542

The notes on pages 11 to 16 form part of these financial statements.

Reading Citizens Advice Bureau (Limited by Guarantee)

Statement of Cash Flows for the year ended 31 March 2018

Reconciliation of increase in funds to net cash flow from operating activities

	2018 £	2017 £
Increase in funds	(10,751)	72,197
Depreciation charge	516	516
Decrease/(Increase) In debtors	2,164	(5,027)
(Decrease)/ Increase in creditors	6,713	(1,622)
Interest received	(1,751)	(1,558)
Net cash flow from operating activities	<u>(3,109)</u>	<u>64,506</u>

Cash flow statement

Net cash flow from operating activities	(3,109)	64,506
Investing activities		
Interest received	1,751	1,558
Fixed assets addition	-	-
Increase /(Decrease) in cash	<u>(1,358)</u>	<u>66,064</u>
Movement in cash	(1,358)	66,064
Net cash 1 April	226,765	160,701
Net cash at 31 March	<u>225,407</u>	<u>226,765</u>

The notes on pages 11 to 16 form part of these financial statements.

Reading Citizens Advice Bureau (Limited by Guarantee)

Notes to the Financial Statements Year to 31 March 2018

1. Accounting policies

The following accounting policies have been used in dealing with items which are considered material in relation to the Bureau's financial statements.

Basis of accounting

These accounts have been prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash is paid and received. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The Charity constitutes a public benefit entity as defined by FRS 102

The account include all transaction, assets and liabilities for which the Charity is responsible for.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income

i) Recognition of Incoming Resources

These are included in the statement of financial activities when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain that they will receive the resources; and
- the monetary value can be measured with reasonable accuracy.

ii) Grants and donations

Grants are only included in the statement of financial activities when the charity has unconditional entitlement to the resources.

iii) Gifts in kind

Gifts in kind are accounted for when receivable, at a reasonable estimate of their value to the charity.

iv) Investment income

Bank and building society interest is included in the statement of financial activities when receivable except for the interest on our Virgin Money account which is accrued.

c) Expenditure and liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

d) Fixed assets

Tangible fixed assets for use by the charity are capitalised if they can be used by the charity for more than one year and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt. Assets costing less than £1,000 are written off in the year of acquisition.

Fixtures, fittings and equipment (none of which individually cost more than £1,000) have been purchased during the year in the total amounting to £3,159 (2017: £2,607).

e) Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives

IT Equipment	3 years straight line
Other furniture and equipment	5 years straight line

f) Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is allocated to the fund, together with a fair allocation of support costs.

Reading Citizens Advice Bureau (Limited by Guarantee)

Notes to the Financial Statements Year to 31 March 2018

	Unrestricted Funds £	Restricted Funds £	2018 Total Funds £	Unrestricted Funds £	Restricted Funds £	2017 Total Funds £
2 INCOME FROM DONATIONS AND LEGACIES						
Benefit in Kind	50,000	-	50,000	50,000	-	50,000
Reading B. Council, provision of Premises occupied by Reading Citizens Advice on a Rent Free Basis (see also Note 18)						
Corporate						
London Legal	2,086	-	2,086	3,200	-	3,200
TDK Epcos (UK) Ltd.	500	-	500	500	-	500
Waitrose	-	-	-	289	-	289
Parish Councils						
Earley	900	-	900	-	-	-
Holybrook	200	-	200	200	-	200
Purley on Thames	-	-	-	603	-	603
Sonning Common	250	-	250	250	-	250
Shinfield	900	-	900	700	-	700
Theale	100	-	100	100	-	100
Tilehurst	900	-	900	-	-	-
Twyford	200	-	200	180	-	180
Trust Funds and Other Organisations						
J Davy Foundation	-	-	-	25,000	-	25,000
Religious Society of Friends	233	-	233	335	-	335
South Chiltern Choral Society	230	-	230	-	-	-
Other Donations						
Restricted	-	-	-	-	-	-
Unrestricted	4,048	-	4,048	4,719	-	4,719
Gift Aid Recoveries from HMRC	449	-	449	807	-	807
	60,996	-	60,996	86,883	-	86,883
3 INVESTMENT INCOME						
Interest on Bank Deposits	1,751	-	1,751	1,558	-	1,701
4 INCOME FOR CHARITABLE ACTIVITIES						
Reading Borough Council Maximising Income	126,834	-	126,834	158,141	-	158,141
Big Lottery / Red Cross Immigration Advice	-	34,641	34,641	-	16,831	16,831
Catalyst Housing	15,613	-	15,613	14,087	-	14,087
Energy / Financial Capability	86,450	-	86,450	97,742	-	97,742
Elizabeth Fry	3,549	-	3,549	5,735	-	5,735
Macmillan	-	96,495	96,495	-	82,748	82,748
Lloyds Housing Debt Project	-	25,000	25,000	-	25,000	25,000
Thames Water Trust Fund	-	33,792	33,792	-	33,799	33,799
Others	5,889	-	5,889	-	-	-
TOTAL	238,335	189,928	428,263	275,705	158,378	434,083

Reading Citizens Advice Bureau (Limited by Guarantee)

Notes to the Financial Statements Year to 31 March 2018

	Unrestricted Funds £	Restricted Funds £	2018 Total Funds £	Unrestricted Funds £	Restricted Funds £	2017 Total Funds £
5 COSTS OF RAISING FUNDS						
COSTS OF RAISING VOLUNTARY INCOME						
Direct and Overhead Expenses	-	-	-	-	-	-
Staff Costs	2,685	-	2,685	2,538	-	2,538
TOTAL	<u>2,685</u>	<u>-</u>	<u>2,685</u>	<u>2,538</u>	<u>-</u>	<u>2,538</u>

Staff Costs represent part of one staff member's time devoted to this activity

6 ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Reading B C Max. Income	Macmillan	Energy / Financial Capability	"CITA" Project	Thames Water Trust Fund	Lloyds Foundation
Staff cost	107,716	76,691	45,532	22,276	29,507	21,064
Premises cost	56,406	12,955	6,950	12,164	4,408	3,459
Support cost	17,270	9,354	3,363	10,573	1,351	1,059
Sub-Total	181,392	99,000	55,845	45,013	35,266	25,582
	BIG Lottery/ Red Cross Immigration	Others		Total		
Staff cost	28,211	27,878		358,875		
Premises cost	4,126	5,944		106,412		
Support cost	1,716	6,486		51,172		
Sub-Total	34,053	40,308		516,459		

	Unrestricted Funds £	Restricted Funds £	2018 Total Funds £	Unrestricted Funds £	Restricted Funds £	2017 Total Funds £
7 CHARITABLE ACTIVITIES						
STAFF AND VOLUNTEER COSTS						
Wages and Salaries	177,775	141,051	318,826	165,746	131,125	296,871
Social Security Costs	8,986	7,130	16,116	8,046	6,270	14,316
Other Pension Costs (Note 16)	7,065	5,606	12,671	3,052	2,379	5,431
Other Staffing Costs						
Paid Staff (expenses, recruitment, training)	2,695	1,686	4,381	4,177	1,187	5,364
Volunteers (expenses)	6,881	-	6,881	8,024	-	8,024
Redundancy Payments	-	-	-	-	-	-
TOTAL	<u>203,402</u>	<u>155,473</u>	<u>358,875</u>	<u>189,045</u>	<u>140,961</u>	<u>330,006</u>

As at 31st March 2018 the number of staff employed was 22 (= 12.1 Full Time Equivalent).

The corresponding numbers as at 31st March 2017 were 22 (= 12.2 Full Time Equivalent).

No employee earned more than £60,000 in the current or preceding year.

The pay of the Key Manager during the year totalled £28,210 (2017:£27,657)

No trustee received a salary during the year.

One trustee received a total of £483 in expenses in the year ending 31st March 2018 for attendance at annual conference.

(31st March 2017: two trustees: £130)

Reading Citizens Advice Bureau (Limited by Guarantee)

Notes to the Financial Statements Year to 31 March 2018

8 SUPPORT COSTS

The charity allocates its support costs as shown in the table below. Both Independent Examination and AGM Expenses are treated as Governance costs; all Consulting costs are allocated directly to the relevant Project; whilst General Office and Payroll costs are charged on a basis consistent with the use of resources.

The method of support cost allocation in the current year is unchanged from that used in the prior year.

	General support	Governance	2018 Total	<i>restated</i> General support	Governance	2017 Total
	£	£	£	£	£	£
Independent Examination	-	750	750	-	742	742
AGM Expenses	-	474	474	-	892	892
General office	31,375	-	31,375	35,420	-	35,420
Payroll cost	720	-	720	744	-	744
Consulting	17,337	-	17,337	6,395	-	6,395
Depreciation	516	-	516	516	-	516
	<u>49,948</u>	<u>1,224</u>	<u>51,172</u>	<u>43,075</u>	<u>1,634</u>	<u>44,709</u>

Support costs includes £13,480 (2017: £7,515) of restricted expenditure

9 NET INCOMING /(OUTGOING) RESOURCES FOR THE Y	2018	2017
This is stated after charging:	£	£
Depreciation	516	516
Independent examination	<u>750</u>	<u>742</u>

10 FUND TRANSFER

Transfers to (and from) restricted funds are made at the discretion of the Trustees.

Transfers into restricted funds of £1,620 were made resulting in a net transfer of £1,620 from unrestricted funds.

11 TANGIBLE FIXED ASSETS

Cost	2018	2017
	£	£
Cost at 1 April 2017	16,002	16,002
Additions	-	-
At 31 March 2018	<u>16,002</u>	<u>16,002</u>
Depreciation		
At 1 April 2017	14,455	13,939
Charge for the year	516	516
At 31 March 2018	<u>14,971</u>	<u>14,455</u>
Net Book Value		
At 31 March 2017	1,547	2,063
At 31 March 2018	<u>1,031</u>	<u>1,547</u>

12 DEBTORS

	2018 Total	2017 Total
	£	£
Funding Payments outstanding	1,301	5,578
Prepayments	3,789	3,488
Other debtors	2,438	626
	<u>7,528</u>	<u>9,692</u>

Reading Citizens Advice Bureau (Limited by Guarantee)

Notes to the Financial Statements Year to 31 March 2018

13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2018	2017
Taxation and social security	5,175	5,167
Other creditors	7,032	4,610
Accruals	1,365	1,500
Funding payments received in advance	10,668	6,250
	24,240	17,527

14 MOVEMENT IN FUNDS

	As at 31st March 2017 £	Incoming Resources £	Outgoing Resources £	Transfers 2018 £	As at 31st March 2018 £
RESTRICTED FUNDS					
Thames Water Trust Fund	-	33,792	35,266	1,474	-
Red Cross - Immigration	-	34,641	34,053	-	588
Macmillan	3,439	96,495	99,000	-	934
Lloyds Housing Debt Project	436	25,000	25,582	146	-
TOTAL RESTRICTED FUNDS	3,875	189,928	193,901	1,620	1,522
UNRESTRICTED FUNDS					
Designated Funds					
Advice Service Support Fund	25,000	-	9,858	-	15,142
Income Shortfall Fund	-	-	-	100,000	100,000
Total Designated Funds	25,000	-	9,858	100,000	115,142
General Fund	191,602	318,465	315,385	(101,620)	93,062
TOTAL UNRESTRICTED FUNDS	216,602	318,465	325,243	(1,620)	208,204
TOTAL FUNDS	220,477	508,393	519,144	-	209,726

RESTRICTED FUND PROJECTS (all Renewable Annually)

Thames Water Trust Fund

This is to help customers find ways of resolving their water debt problems. Contract terminates March 2019.

Red Cross - Immigration

Funded by the Big Lottery, this is a partnership between the British Red Cross, Reading Citizens Advice Bureau and Sanctuary Hosting to develop services for improving the lives of refugees and others in the Thames Valley area. Contract terminates November 2021.

Macmillan

Funded by Macmillan Cancer Support this service provides advice on benefit entitlements for cancer sufferers and their families. Contract terminates December 2018.

Lloyds Housing Project

Funded by the Lloyds Bank Foundation this service helps individuals facing severe housing issues. Contract terminates June 2018.

DESIGNATED FUNDS

Advice Services Support Fund

An unrestricted donation of £25,000 from the Davy Foundation in 2016/17 was set aside as a Designated Fund, within the Unrestricted Reserves, to fund an additional Supervisor for our Advice Services Team. Payments from this Fund in 2017/18 were £ 9,858. We expect this fund to be fully utilised by the end of 2018/19.

Income Shortfall Fund

To cover expected near-term shortfalls between Income and Expenditure, the Trustees resolved to set aside £100,000 from the General Fund effective 31st March 2018. This will be drawn down in future years if Total Income is less than Total Expenditure.

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Tangible Fixed Assets £	Net Current Assets £	Total 2018 £	Total 2017 £
Restricted Income Funds				
Thames Water Trust Fund	-	-	-	-
Red Cross - Immigration	-	588	588	-
Macmillan	-	934	934	3,439
Lloyds Housing Project	-	-	-	436
Unrestricted Funds				
Designated Fund	-	115,142	115,142	25,000
General Fund	1,031	92,031	93,062	191,602
Totals	1,031	208,695	209,726	220,477

Reading Citizens Advice Bureau (Limited by Guarantee)

Notes to the Financial Statements Year to 31 March 2018

16 PENSION FUND

The company operates a defined contribution scheme for the benefit of paid employees. The assets of the scheme are administered in a fund independent from those of the company.

The pension cost charge for the year payable by the company was £12,671 (2016/17 £5,431)

17 OPERATING LEASE COMMITMENTS

At the year end the charity had annual commitments under non-cancellable

Operating lease agreements as follows:-

Operating leases which expire

Within one year

Within two to five years

Total 2018 £	Total 2017 £
-	472
<u>12,926</u>	<u>-</u>

18 BENEFIT IN KIND

The premises used by Reading Citizens Advice Bureau (with an assessed Rental Value of £50,000 p.a.) are, and have been, provided to the Charity as a "Benefit in Kind" by Reading Borough Council and is shown as "Voluntary Income" within the SOFA.

In turn this total cost is re-apportioned to each of our various Projects – using an allocation formula based upon a corresponding estimate of relevant floor usage during the Financial Year. The total Premises cost shown within the SOFA (2017/18 £106,412) incorporates this £50,000 cost.

