

Charity Registration No. 1085297

Company Registration No. 04125139 (England and Wales)

**CITIZENS ADVICE MAIDENHEAD AND WINDSOR
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms C A Coppell, Chair Mr A Ahmed Mr M Churchman Mr A C Hill Mr A Kelkar Mr C J Krol Mr P K Love Mr K J Stanley Ms J Tomkins Mr D J Wilson	(Appointed 19 July 2018) (Appointed 19 July 2018) (Appointed 19 July 2018) (Appointed 19 July 2018)
Charity number	1085297	
Company number	04125139	
Principal address	4 Marlow Road MAIDENHEAD SL6 7YR	
Registered office	4 Marlow Road MAIDENHEAD SL6 7YR	
Independent examiner	Donald Reid Limited Chartered Accountants Prince Albert House 20 King Street Maidenhead SL6 1DT	

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

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CITIZENS ADVICE MAIDENHEAD AND WINDSOR

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2019

The trustees present their report and financial statements for the year ended 31 March 2019.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Articles, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities

The charity's objects are to help people who live, work and study in the Royal Borough of Windsor and Maidenhead (RBWM) resolve their legal, financial and other problems by providing independent, expert and confidential advice, free of charge. We also help Citizens Advice to campaign nationally for changes in policies and services that cause people problems.

Our strategies to achieve this have included:

- continued development of our range of services to reach a broader client base throughout the Royal Borough, and to make access to our services easier;
- developing a funding strategy which has enabled us to make better decisions about which sources of funding we should seek and where to look for additional funding;
- reviewing our operational structures and practices the better to make informed decisions about the extent to which we can benefit from sharing services or integrating with other local Citizens Advice offices;
- developing a Trustee Board which is strategically-minded as well as planning-oriented.

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities we should undertake during the year. We are satisfied that the information provided in our report and the financial statements meets the public benefit reporting requirements.

The principal activity of Citizens Advice Maidenhead and Windsor is the provision of free, confidential, independent and impartial advice and information to members of the public. The advice service is provided primarily at our main office in Maidenhead, with outreach services in Dedworth, Windsor and Woodlands Park, and a home visiting service for the house-bound. Additionally, support is provided with benefit tribunals. "Help to Claim" services (assisting Universal Credit claimants with digital support) are now being provided at Maidenhead and Slough Job Centres and other locations in our area.

Our advisory services are provided through face-to-face consultations, telephone advice lines, email, home visits and at our outreach sessions.

The charity receives considerable help and support from unpaid volunteers who advise the public and help administer the charity.

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2019

Achievements and performance

The key achievements in the year included:

- helping 4,275 local people with 10,423 issues, exceeding all the targets in our Service Level Agreement with RBWM;
- helping clients gain £656,892 in welfare benefits and charitable grants;
- helping vulnerable clients to have £443,154 of their debts written off;
- expanding our services to the housebound by offering additional home visits and giving more help over the phone, with the number of housebound clients helped by our home visiting team rising by 39% to 110 home visits;
- working closely with local Social Prescribing team to support 143 residents at risk of falls;
- increasing our phone service capacity as demand continued to rise, such that 50% of clients were helped via our Adviceline service;
- increasing our volunteer intake to twice a year and training 16 volunteers with additional funding from RBWM; and
- with funding from The National Lottery Community Fund, piloting a service for clients with serious ongoing mental health issues and working closely with the Community Mental Health team to address clients' long-standing issues.

Our fund-raising achievements were:

- Total income for the year was £213,748 compared to £190,401 in 2017/18;
- We retained our £132,000 funding from RBWM. This was secured via a new three-year service level agreement with an additional £32,800 for 2018/19;
- The Louis Baylis Charitable Trust continued to support us with £22,500 granted for core services;
- The accounts reflect an "Awards for All" grant of £9,923 from the National Lottery Community Fund to support clients with mental health issues;
- We received £9,042 from Citizens Advice for set-up costs associated with the new Help to Claim (Universal Credit) service in RBWM and Slough;
- We also received money from the Co-op Local Community Fund, the Prince Philip Trust Fund and from the Holyport Village Fair to support housebound clients.

The trustees express their thanks to the above for their continuing support.

Financial review

The year end position was satisfactory. Incoming and outgoing resources are shown in the Statement of Financial Activities. There was a surplus for the year, though part of this will have been expended in 2019/20 as it has become necessary to upgrade all our PCs and laptops.

RBWM provides the premises at 4 Marlow Road free of charge. Hale & Company LLP provides payroll and related services free of charge.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, the charity's current activities will be able to continue while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

No funds were in deficit at the year end.

Admin and governance costs are apportioned to Projects (Restricted Funds) in order to reflect the fair cost of activities undertaken. Where these apportioned costs would leave a fund in deficit transfers are made from the unrestricted, general fund to make good the notional deficits.

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2019

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to them. The risk assessment is carried out annually and the most recent one was concluded on 20 July 2019.

The primary external risk factor is the potential loss of funding. Procedures are in place to minimise the potential effects of this in that we have secured funding from multiple sources over the years and we seek to continue to diversify funding sources. In addition, we maintain a reserves figure which should cover a temporary loss of income and which is set to cover the likely abnormal costs should it be necessary to wind up the charity.

Internal risks are minimised by the implementation of procedures for the authorisation of all expenditure and projects and which help ensure consistent quality of delivery for all operational aspects of the charity. These procedures are reviewed periodically.

Structure, governance and management

The charity is a company limited by guarantee.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms C A Coppel, Chair	
Mr A Ahmed	(Appointed 19 July 2018)
Ms S M Austin	(Retired 19 July 2018)
Mr M Churchman	
Mr S M Egan	(Retired 19 July 2018)
Mr A C Hill	
Mr A Kelkar	
Mr C J Krol	(Appointed 19 July 2018)
Ms A M Logan	(Retired 15 December 2018)
Ms R Long	(Retired 1 October 2018)
Mr T Lotay	(Retired 30 June 2018)
Mr P K Love	
Mr K J Stanley	(Appointed 19 July 2018)
Ms J Tomkins	(Appointed 19 July 2018)
Mr D J Wilson	

Trustees, who are also Directors of the Company, are elected from the local community and they live locally. An Elections Committee, made up of trustees and chaired by the Chair, is established to oversee the election process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair. No other persons or bodies external to the charity are entitled to appoint trustees.

None of the trustees has any beneficial interest in the company. All of the trustees are also members of the company.

The Charity is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and its policies. The trustees bear the ultimate responsibility for the conduct of Citizens Advice Maidenhead and Windsor and for ensuring it meets its legal and contractual obligations. Trustees meet at least quarterly and the Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public. At the year end the company had 15 members, including the trustees, all of whom agree to contribute £1 in the event the company is wound up.

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2019

Day-to-day operations are delegated to senior management. Sub-committees are formed to make recommendations on specific matters, such as the approval of the annual financial statements, the business plan and pay increases.

Newly appointed trustees are provided with a comprehensive induction to the organisation through the provision of a training programme and are mentored by established trustees.

Citizens Advice Maidenhead and Windsor co-operates with a number of other advisory service providers, local charities and social services departments on behalf of clients,

No preference dividends were paid. The directors do not recommend payment of a final dividend.

Citizens Advice Maidenhead & Windsor is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework of standards of advice and casework management as well as monitoring progress against those standards.

The trustees' report was approved by the Board of Trustees.



Mr C J Krol

Trustee

Dated: 21 June 2019

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE MAIDENHEAD AND WINDSOR

I report to the trustees on my examination of the financial statements of Citizens Advice Maidenhead and Windsor (the charity) for the year ended 31 March 2019.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 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 financial statements to be reached.



Daniel Reid,

On behalf of

Donald Reid Limited
Chartered Accountants
Prince Albert House
20 King Street
Maidenhead
SL6 1DT

July 2019

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2019

	Notes	Unrestricted funds general £	Unrestricted funds designated £	Restricted funds £	Total 2019 £	Total 2018 £
<u>Income from:</u>						
Donations and grants	3	203,175	-	10,415	213,590	190,298
Bank interest	4	158	-	-	158	103
Total income		<u>203,333</u>	<u>-</u>	<u>10,415</u>	<u>213,748</u>	<u>190,401</u>
<u>Expenditure on:</u>						
Charitable activities	5	195,607	-	14,871	210,478	181,380
Net incoming/(outgoing) resources before transfers		7,726	-	(4,456)	3,270	9,021
Gross transfers between funds		(6,424)	-	6,424	-	-
Net income for the year/ Net movement in funds		<u>1,302</u>	<u>-</u>	<u>1,968</u>	<u>3,270</u>	<u>9,021</u>
Fund balances at 1 April 2018		<u>113,246</u>	<u>6,000</u>	<u>-</u>	<u>119,246</u>	<u>110,225</u>
Fund balances at 31 March 2019		<u><u>114,548</u></u>	<u><u>6,000</u></u>	<u><u>1,968</u></u>	<u><u>122,516</u></u>	<u><u>119,246</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

BALANCE SHEET

AS AT 31 MARCH 2019

	Notes	2019 £	£	2018 £	£
Fixed assets					
Tangible assets	9		13,128		271
Current assets					
Stocks	10	-		100	
Cash at bank and in hand		158,025		161,530	
		<u>158,025</u>		<u>161,630</u>	
Creditors: amounts falling due within one year	11	<u>(33,137)</u>		<u>(27,155)</u>	
Net current assets			<u>124,888</u>		<u>134,475</u>
Total assets less current liabilities			<u>138,016</u>		<u>134,746</u>
Creditors: amounts falling due after more than one year	12		<u>(15,500)</u>		<u>(15,500)</u>
Net assets			<u><u>122,516</u></u>		<u><u>119,246</u></u>
Income funds					
Restricted funds			1,968		-
Unrestricted funds			<u>120,548</u>		<u>119,246</u>
			<u><u>122,516</u></u>		<u><u>119,246</u></u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2019. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

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

The financial statements were approved by the Trustees on 21 June 2019



Mr C J Krol
Trustee

Company Registration No. 04125139

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2019

1 Accounting policies

Charity information

Citizens Advice Maidenhead and Windsor is a private company limited by guarantee incorporated in England and Wales. The registered office is 4 Marlow Road, MAIDENHEAD, SL6 7YR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Articles, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Donated services and facilities are not reflected in the financial statements as an income or as a notional cost.

Income is deferred when it is received for a specific financial period after the year end or for a specific purpose but the relevant expenditure has not been incurred.

1.5 Resources expended

Expenses are included in the financial statements as they become receivable or due.

Expenses include VAT where applicable as the company cannot reclaim it.

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2019

1 Accounting policies (Continued)

Expenses directly related to Projects are allocated to the relevant Project and reflected as Restricted Fund expenses. Admin and governance costs are apportioned to Projects as appropriate.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings and equipment	Between 5 and 10 years straight line
IT equipment	3 years straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment annually, and whenever there is an indication that the asset may be impaired.

1.8 Stocks

Stocks were of stationery and the like and were estimated in prior years.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are measured at transaction price.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are recognised at transaction.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised at transaction price.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2019

1 Accounting policies

(Continued)

1.10 Employee benefits

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

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

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

3 Donations and grants

	Unrestricted funds general	Restricted funds	Total 2019	Total 2018
	£	£	£	£
Donations and gifts	2,646	-	2,646	2,126
Government and other grants	200,529	10,415	210,944	188,172
	<u>203,175</u>	<u>10,415</u>	<u>213,590</u>	<u>190,298</u>
For the year ended 31 March 2018	<u>163,438</u>	<u>26,860</u>		<u>190,298</u>

4 Bank interest

	2019	2018
	£	£
Interest receivable	<u>158</u>	<u>103</u>

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2019

5 Charitable activities

	2019 £	2018 £
Staff costs	167,403	139,513
Depreciation and impairment	511	333
Other staff and volunteer costs	8,447	5,769
IT and equipment maintenance	8,299	8,648
Other office costs	11,057	12,469
Telephone and communications	6,296	6,041
Premises costs	5,725	7,932
Client gift card	170	-
	<u>207,908</u>	<u>180,705</u>
Share of governance costs (see note 6)	2,570	675
	<u>210,478</u>	<u>181,380</u>

6 Support costs

	Governance costs £	2019 £	2018 £	Basis of allocation
Independent examiner's fee	540	540	540	Governance
Legal and professional	891	891	-	Governance
Trustee insurance	249	249	-	Governance
Other management and admin costs	890	890	135	Governance
	<u>2,570</u>	<u>2,570</u>	<u>675</u>	
Analysed between Charitable activities	<u>2,570</u>	<u>2,570</u>	<u>675</u>	

7 Trustees

Trustees' expenses totalling £75 (2018: £-) were reimbursed in the year.

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2019

8 Employees

Number of employees

The average monthly number employees during the year was:

	2019 Number	2018 Number
Full-time equivalents	6	5

Employment costs

	2019 £	2018 £
Wages and salaries	148,571	126,232
Social security costs	5,684	3,419
Other pension costs	13,148	9,862
	<u>167,403</u>	<u>139,513</u>

There were no employees whose annual remuneration was £60,000 or more.

9 Tangible fixed assets

	Fixtures, fittings and equipment £	IT equipment £	Total £
Cost			
At 1 April 2018	18,086	32,654	50,740
Additions	421	12,948	13,369
At 31 March 2019	<u>18,507</u>	<u>45,602</u>	<u>64,109</u>
Depreciation and impairment			
At 1 April 2018	18,086	32,383	50,469
Depreciation charged in the year	8	504	512
At 31 March 2019	<u>18,094</u>	<u>32,887</u>	<u>50,981</u>
Carrying amount			
At 31 March 2019	<u>413</u>	<u>12,715</u>	<u>13,128</u>
At 31 March 2018	<u>-</u>	<u>271</u>	<u>271</u>

10 Stocks

	2019 £	2018 £
Stock of stationery (now written off)	-	100

CITIZENS ADVICE MAIDENHEAD AND WINDSOR

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2019

11 Creditors: amounts falling due within one year

	2019	2018
	£	£
Other taxation and social security	3,095	2,436
Other creditors	1,799	1,410
Accruals and deferred income	28,243	23,309
	<u>33,137</u>	<u>27,155</u>

12 Creditors: amounts falling due after more than one year

	2019	2018
	£	£
Accruals	15,500	15,500
	<u>15,500</u>	<u>15,500</u>

13 Analysis of net assets between funds

	Unrestricted funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fund balances at 31 March 2019 are represented by:				
Tangible assets	11,671	-	1,457	13,128
Current assets/(liabilities)	118,377	6,000	511	124,888
Long term liabilities	(15,500)	-	-	(15,500)
	<u>114,548</u>	<u>6,000</u>	<u>1,968</u>	<u>122,516</u>

14 Related party transactions

There were no disclosable related party transactions during the year (2018 - none).