

Citizens Advice Tadley & District Annual Review 2018-2019



**citizens
advice**

**Tadley
& District**

Citizens Advice Service Aims and Principles

Citizens Advice Tadley & District, founded in 1985, is a local independent charity and a member of a national association – Citizens Advice.

We provide free, confidential and independent advice to help people overcome their problems. We work to fix the underlying causes of these problems. We are a voice for people on the issues that matter to them.

We value diversity, promote equality and challenge discrimination and harassment.

We're here for everyone.

We hold the **Simple Quality Protects** Gold Standard.



We also hold the **Advice Quality Standard**, the only sector-owned, independently audited standard that focuses on advice.



Foreword from the Chair of Trustees

80 not out!!

As I write this Chair's article for our year 2018/19 annual report the Ashes are being played but this is not a reference to our cricket team's batting performance. Instead it is Citizens Advice who are, this September 2019, marking 80 years of providing free, confidential advice to everyone, whoever they are and whatever their problem.

As a service, collectively over the last 80 years, we've helped millions of people find a way forward. During 2018/19 alone we've helped 2.7 million people across the country - and the difference we've made over the past year can be seen in our recently published impact report.

The service was formed in 1939 to help people in a time of crisis and disruption at the start of World War 2. While society today is a very different place to wartime Britain, and many of the issues we help people with have changed, there is still a proven need for our services. This is clearly evident in the information found within this document highlighting the work that Citizens Advice Tadley did in 2018/19.

We have not been providing a service here for all those 80 years as we only began in 1985. However the time, effort and dedication of all our staff, volunteers and trustees has ensured we have made a significant contribution in those 34 years to local people. We would not be able to offer the service we do today without them all, past and present, and I would like to give them all my personal thanks for their commitment.

As a founder member and Trustee, I have had the privilege of being Chair of Citizens Advice Tadley on a number of occasions. This is the 6th year of my

current time as Chair of the Trustee Board and under our rules this is the maximum period a trustee is allowed to hold this post. Therefore I will be stepping down as Chair at the AGM and handing over to our new appointee. I hope to remain as a Trustee however, and to carry the cricket analogy further, having finished my innings I want

to carry my bat into future campaigns. If so I will continue to support the work in another capacity. I wish the new Chair well as they take up this challenge. I hope they get as much satisfaction as I have in being able to help deliver a high quality service here in Tadley.

Thank you to all who have supported me over the past 6 years. It has been a pleasure to work with you and share the success your hard work has delivered.

It's impossible to know exactly what the future holds for our wider society, if the last 80 years is anything to go by, demand for our services is only set to increase. But I know that together in the Tadley office we'll do all we can to continue to give people the knowledge and confidence they need to find their way forward.

Jo Slimin
Chair Citizens Advice Tadley & District
Trustee Board



Jo Slimin, Chair Citizens Advice Tadley

Our Service

From the start, volunteers ran Citizens Advice. In 1939 they worked initially from public buildings and private houses. Advisers dealt with problems relating to the loss of ration books, homelessness and evacuation and they also helped locate missing relatives and prisoners of war. Debt quickly became a key issue as income reduced due to call-ups.

Much has changed in the intervening years but our service has always adapted to meet the needs of the population as they become affected by changes - to the social welfare system, to employment practices, or as a result of recessions. To ensure we continue to give consistently good advice, in 2003 Citizens Advice became the first in the advice sector to audit the quality of our advice.

Today benefits, debt and employment remain our most common advice areas and we are still adapting as a sector as we face increasing demand for our services, and people's expectations around technology are accelerating.

We are constantly evolving – whether this is through ongoing training of all our staff and vol-

unteers to enable us to keep up to date with new legislation and regulation changes, or adapting to new ways of delivering our service such as the new national Help to Claim telephone and webchat service which helps clients make their first claim to Universal Credit.

This year we have also been running a Universal Credit clinic once a week, for problems with on-going claims, and we are continuing to offer an outreach service at Burghfield Common as well as a new drop-in service at Tadley Foodbank and a trial GP-referral service, all ensuring we continue to adapt and reach as many people in our community as possible.

As in 1939, we would not be able to run without our volunteers - advisers, admin staff, research & campaigns champions and our entire Trustee Board – who generously give up their time and enable us to keep providing such a valuable service, for everyone. Thank you!

Rachel Campbell, Advice Services Manager

Training Manager's report

In May 2018 Tadley went live with the full Universal Credit service. In preparation for this all of our assessors and advisers had to undergo detailed training. This wasn't easy as the rules for Universal Credit were changing as we were training! Our volunteers have been amazing, as always, in keeping up to date with the new developments in this and all the other advice areas that we cover.

Another major challenge this year was the introduction of the new GDPR regulations. Every member of the office, whether staff or volunteer, had to undertake a test to check their understanding of the regulations. This on-line exam was hard for all of us, but especially for those who do not use computers regularly. However, we successfully achieved passes for everyone.

With Brexit looming (or not, depending on when we go to press!) we are seeing more and more enquiries about issues such as settlement status. We are also receiving queries from those who will be travelling soon and have questions about insur-

ance etc after Brexit. As ever, with support from Citizens Advice National, we are ensuring that our information and advice is up to date and relevant. Who knows what legislation will have changed by the time of our next Annual Report!

This year 7 new trainees completed the 6 week assessor course and two of our assessors completed the adviser conversion course.

As always, we are looking for more volunteers in all areas: Reception, administration and advising. If you have some spare time, want to keep your brain active and your skills up to date please do give us a call... Di Lewis, Training Manager



Di Lewis

A volunteer's perspective...

I was fortunate enough to be able to retire early and had already started to think about what to do to keep my brain active, utilise the skills I had built up during my working and personal life and give something back to the community. I looked at a number of options but was encouraged to put my name forward to Citizens Advice by an ex work colleague and a couple of golfing buddies.

One of the things that attracted me to Citizens Advice was the opportunity to have direct client contact and make them feel empowered to take on problems that might initially have seemed overwhelming. One of the greatest satisfactions is seeing people go out of the door far more positive than when they walked in.

A typical day can often involve helping clients resolve their debt issues, assisting with benefit queries or analysing options when someone is faced with a difficult situation at work. However, it is the variety of topics that hit your desk which makes volunteering so interesting. The following will hopefully give you a flavour of some of the things that I have helped with over the last few months:

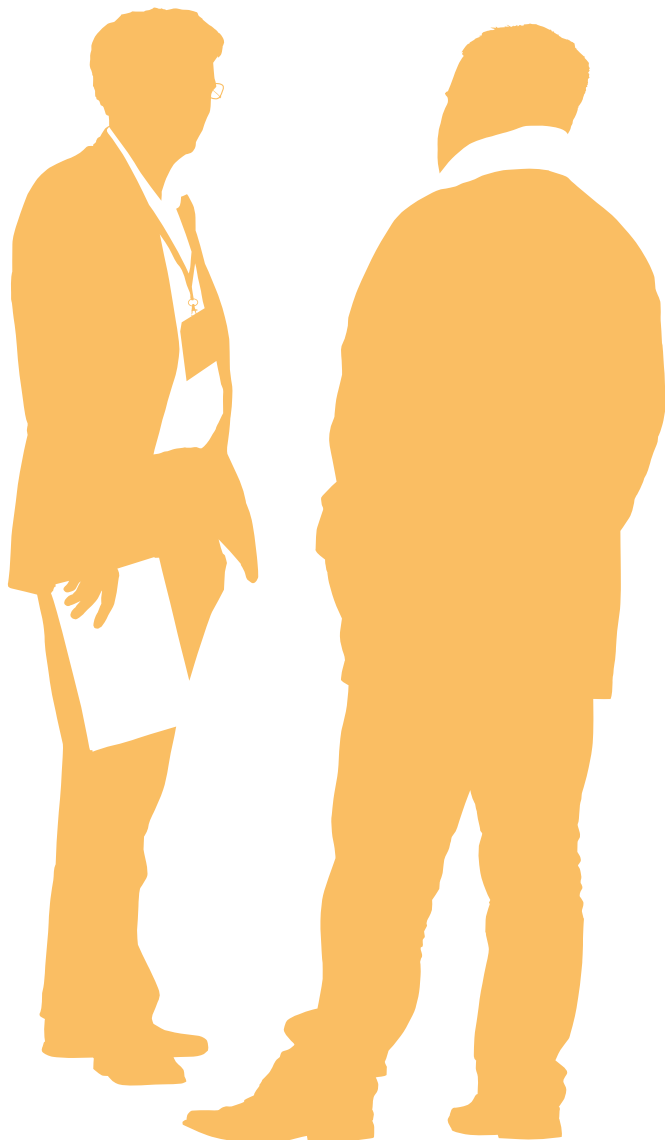
- Assisted a client to avoid service charges on a flat which the client had sold but where the buyer's solicitor had not properly completed Land Registry formalities.
- Fighting charges from a PPI claims handling company that the client had not authorised to act on their behalf.
- Analysing a client's requirements when her husband had sadly lost mental capacity and concluding there was no need to go to the time and expense of appointing a deputy.
- Explaining to a client the rules on succeeding to the tenancy of a Housing Association property.

This list may feel a little daunting but there is no need to worry. The training provided by Citizens Advice is first class. You are not expected to know everything (as nobody can) but the information systems available provide a wealth of information which is easy to access and clearly explained. Also, all the staff in the office will be willing to offer their experience and guidance if you hit a particularly thorny problem. Once you have built your knowledge

base and confidence, there are opportunities to specialise. At present, we are looking at the option to provide financial capability training within the local area.

So, if you want to do something that is mentally stimulating with flexible hours, paid expenses and the feeling of doing something worthwhile then please consider volunteering for Citizens Advice. If you decide to take the plunge, I am sure you will not regret it. If it's not something that interests you, perhaps you know a friend or family member who might want to give it a try?

Mike, Adviser



Our Team 2018-2019

Advice Services Manager

Rachel Campbell

Joint Strategic Manager

Graham Hatcher

Training Manager

Di Lewis

Office Managers

Clare Hawkins

Emma Mayoh

Office Administrator

Katie Bilella

Advice Session Supervisors

Hazel Baldock

Sharon Dover

Fraser Gleave

Janette Hewitt

David Lister

Caroline Sutton

Richard Williams

Caseworkers

Petra Fearnley

Caroline Sutton

Trustee Board

Members of the board of Trustees are directors for the purpose of company law and trustees for the purpose of charity law.

The members who served during the period 1st April 2018 to 31st March 2019 are set out below

Members

Jo Slimin

Kate Wright

Neil Deller-Merricks

Katherine Birkinshaw

Hon. Chair

Vice - Chair

Hon. Treasurer

Co. Secretary

Board Members

Lorraine Bissell

Michael Bound

Alistair Cheyne OBE

Andrew Cobb

Simone Friere

Janette Hewitt

Anna Illingworth

Eddie McGrath

Derek Mellor

Rachel Campbell

Martin Hart

HCC representative

Ex officio/ASM

Ex officio/Citizens Advice



3 locations

where we provide free
and independent support



51

dedicated local staff
and volunteers



£157,259

Annual estimated
value of 166 hours per
week donated by our
volunteers

Advisers/Assessors

Angela Adams
Lesley Annable
Hazel Baldock
Martin Bartlett
Simon Brewin
Cheryl Cole
Jonathan Dance
Mike Davis
Gordon Douglas
Christy Gardner
Fraser Gleave
Chris Goss
Martin Heath
Janette Hewitt
David Lister
Pat Murphy
Moira Oram
Graham Stones
Caroline Sutton
Kaylie Tang
Anne Watson
Richard Williams
Mike Wilson

IT

Ruth Porter

Admin/Reception

Maria Barlow
Jackie Cook
Jess Hudson
Ann Lamacraft
Gail McLellan
Susan Long

Research and Campaigns group

John Allison
Rachel Campbell
David Lister
Jo Slimin
Anne Watson

I enjoy going into the office and the social side of volunteering. I always feel welcomed and that the work I do is valued

As I am retired I welcome the chance to keep my mind active while doing something worthwhile

I feel I make a difference to people and help lighten some of their worries and concerns



Our Clients

Who we helped



2067 people
helped face to face, by phone,
email or webchat



7,199
interactions with or on behalf
of the client

What we helped with



4,589 issues
people sought our help with



32%
of advice issues
related to Benefits and
Universal Credit

The difference this makes



£874,106
gained for our clients this
year (including Macmillan)



£493,108
financial savings to local
and national government

Citizens Advice Tadley helped 24% of our clients prevent a crisis such as homelessness, repossession, unemployment, bailiff action, court proceedings or disconnection of gas/electric, etc.



£3,067,609
Estimated wider social and economic value to society

The Local Picture

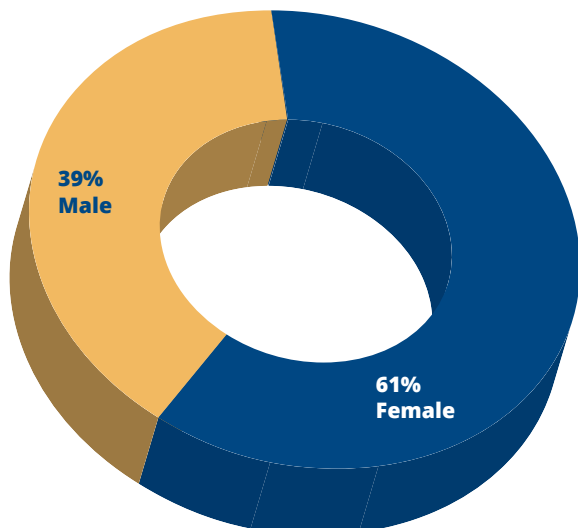
This year we helped 2,067 people face to face, by phone, email or webchat, resulting in 7,199 interactions with or on behalf of those clients. People sought our help with 4,589 issues, of which 32% related to benefits.

This table shows the primary enquiry area by local ward, but we commonly advise clients on multiple issues.

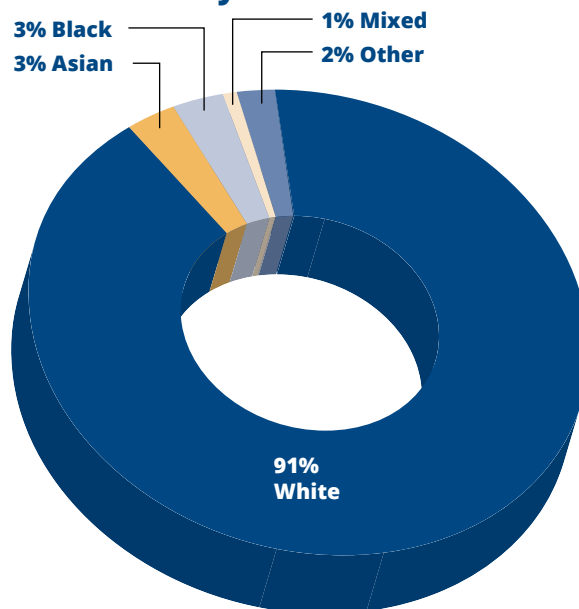
	Benefits/ Universal Credit	Consumer	Debt	Employment	Health & Community Care	Housing	Legal	Relationships	Utilities & Communications	Other
Baughurst and Tadley North	299	16	141	40	20	31	28	63	11	95
Bramley and Sherfield	45	6	6	14	2	4	1	10	0	9
Brighton Hill	26	1	1	4	17	6	5	4	0	2
Brookvale and Kings Furlong	5	2	2	0	1	4	0	0	0	1
Buckskin	4	0	11	0	3	7	1	4	0	1
Burghclere, Highclere and St Mary Bourne	35	1	4	8	1	6	1	5	10	5
Chineham	13	0	18	7	0	8	3	6	0	4
Kempshott	9	0	0	0	4	0	0	0	0	0
Kingsclere	67	4	29	19	3	16	2	12	4	10
Overton, Laverstoke and Steventon	10	0	1	0	2	1	1	5	0	6
Pamber and Silchester	76	11	14	28	4	17	12	24	7	27
Popley	22	4	14	3	0	3	3	11	1	2
Rooksdown	0	0	5	0	0	0	0	0	0	1
Sherborne St John	18	0	5	2	1	2	1	8	1	1
Tadley Central	75	3	68	22	10	16	9	23	12	28
Tadley South	156	12	50	48	3	48	13	72	13	66
Other B&D Wards	89	3	39	19	49	31	12	5	0	20
Basingstoke & Deane Total	949	63	408	214	76	200	92	252	59	278
Aldermaston	69	4	25	5	11	7	5	22	9	10
Burghfield	22	2	5	11	1	20	5	19	0	3
Mortimer	64	7	25	24	3	8	13	21	3	15
Sulhamstead	36	2	8	20	0	7	5	15	0	12
Other West Berks Wards	37	7	44	7	0	10	12	14	1	21
West Berkshire Total	228	22	107	67	15	52	40	91	13	61
Other Local Authorities	330	78	129	169	26	132	86	180	8	205
Total Issues 2018-19	1507	163	644	450	117	384	218	523	80	503

Client Profile 2018-2019

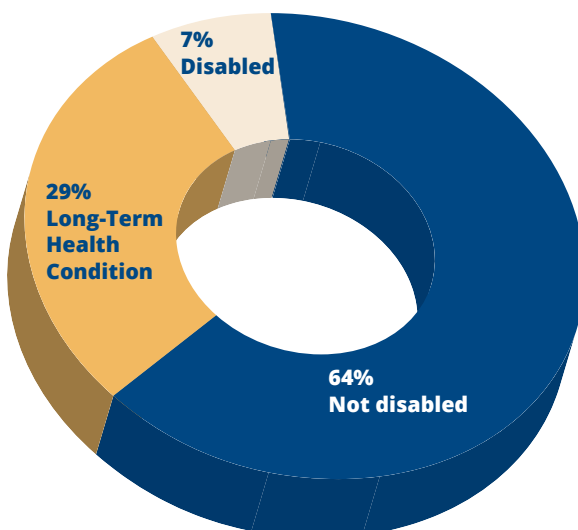
Client Gender



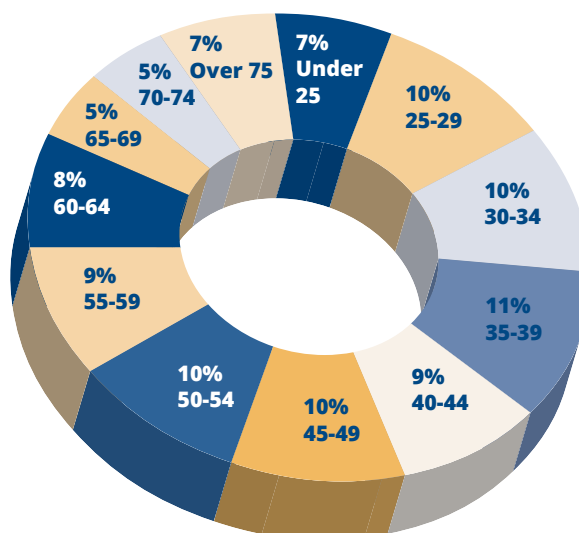
Client Ethnicity



Client Disability

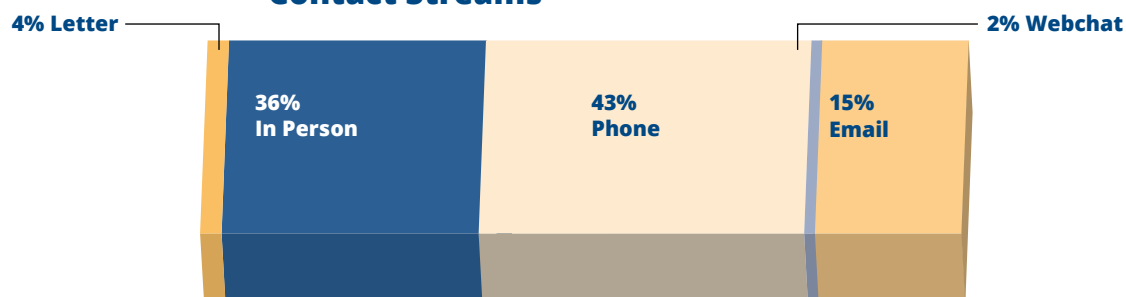


Client Age

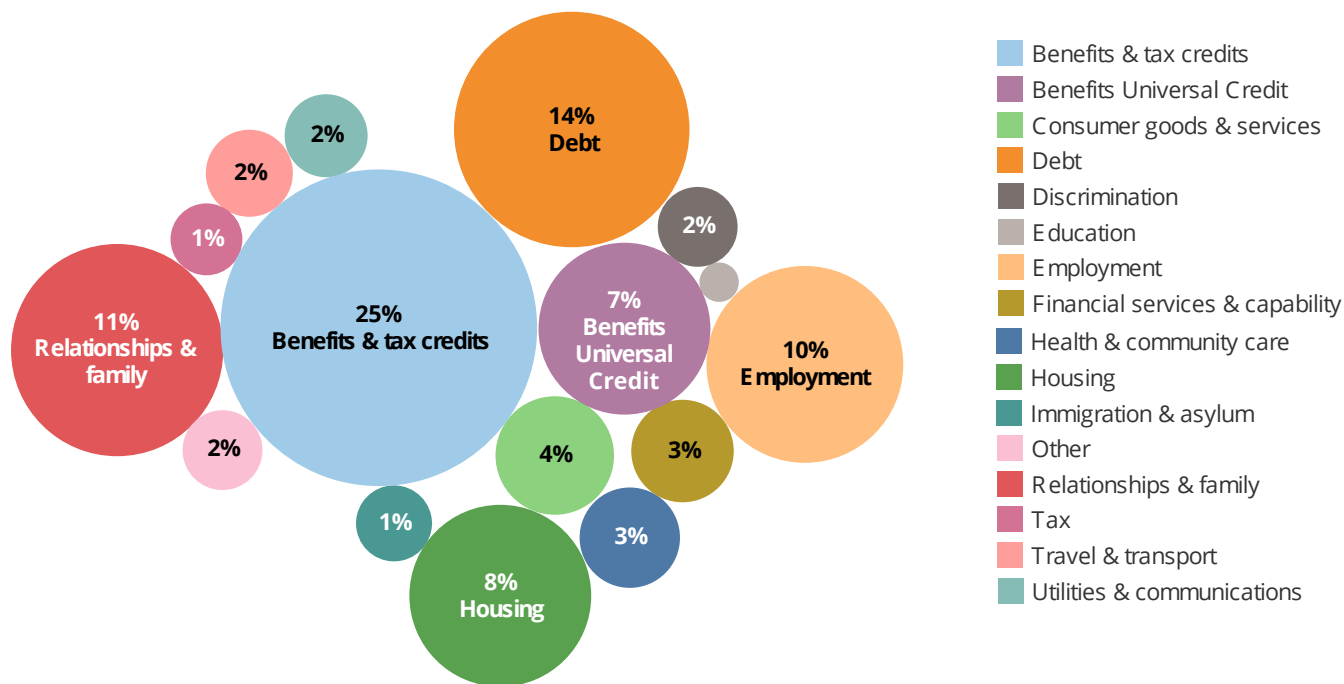


Data only from those clients that chose to share this information with us.

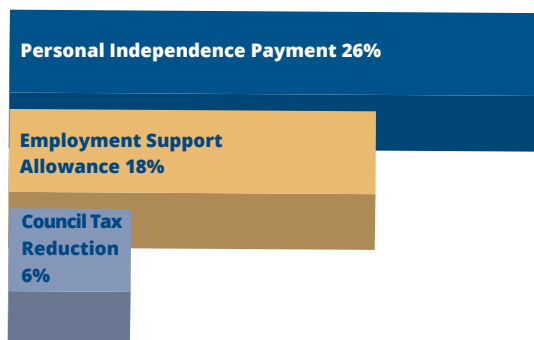
Contact Streams



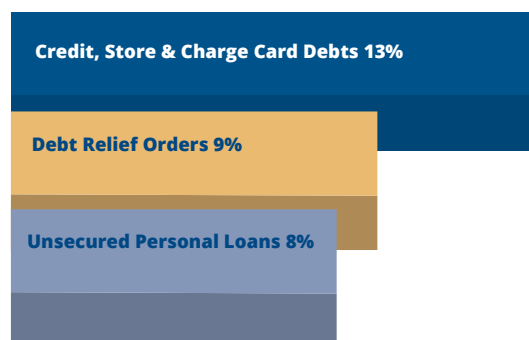
Advice issue statistics for Tadley 2018/19



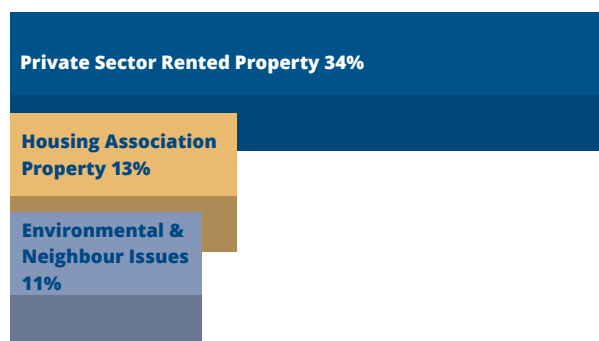
Top 3 Benefit issues



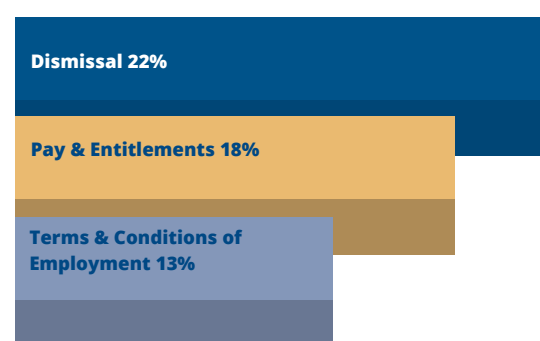
Top 3 Debt issues



Top 3 Housing issues



Top 3 Employment issues



Our impact in 2018-19

We know that receiving help with their practical issues can improve the health and well-being of our clients.

The difference we make



94%

of our clients feel confident to deal with the problems they face



85%

of our clients feel less anxious or stressed after visiting us



100%

of our clients reported they would use Citizens Advice again

I have to admit that I had to swallow my pride at first, but you've all made me feel very welcome

We think the job you do is truly wonderful!

I think we're very lucky to have you in Tadley



The impact of our advice



Case Study - working with other agencies

A 37-year-old single mother was referred to Citizens Advice, Tadley by her Housing Association. Ms C had £8500 worth of debts including rent arrears and was at risk of losing her home. Ms C had been paying non-priority creditors such as catalogue and credit card debts in preference to rent, council tax and utilities.

Our client's council tax debt of over £4,000 had been passed to bailiffs for enforcement; their calls were adding stress and anxiety to the client's already fragile mental health (she was attending talking therapies). We contacted the bailiffs; they agreed to pause their action when we drew their attention to the fact that our client was a vulnerable adult with young children.

Ms C had been in denial about her debts; at the first appointment she produced a carrier bag of unopened letters from her creditors. Coming to see Citizens Advice was a big step for Ms C and was the first step in dealing with the financial issues that were having such a negative impact on her mental health.

A debt adviser worked with Ms C to develop trust and to discuss a range of debt options available to her. We also helped our client to reduce her outgoings by assisting her to change her energy supplier. Her water supplier made a grant to cover the cost of water debts and an application for a Debt Relief Order resulted in her becoming debt-free - other than rent arrears that were affordably repaid to avoid eviction.

Ms C's mental health gradually improved as she began to regain control of events in her life.



Case Study - working with other agencies

Our client is a mother of 2, one with special educational needs and was threatened with eviction. At the same time she felt her marriage was over and she would like to separate. Her husband controlled all the finances. She has learning difficulties and struggled with form filling and using computers.

We contacted the homelessness office at Basingstoke Council. Unfortunately, there was no suitable accommodation in Tadley. After a discussion with the client it became apparent that because of her learning difficulties she would prefer to be near her family in Reading. We helped her show she had local connection and therefore qualified for homelessness support in Reading. She found a house and we were able to help her to look at new schools for her children and liaised with their current school over the transfer.

Our client had been working part time, but needed to apply for Universal Credit and then look for work after she moved. We helped her set up an account and work through her to-do list to successfully complete the claim. We also helped her apply for Carers Allowance as her daughter qualified for Disability Living Allowance.

3 months later, the client told us that the move went well, the children are settled in their new schools and she is being supported to gain IT skills and look for work.

Community Care

As part of our work to support our whole community, but especially those that need extra support, our caseworker Caroline continues to work alongside our most vulnerable clients. Usually these clients are unwell themselves, but often she supports carers too.

Clients can be referred by other charities or health-care professionals, but Caroline often helps clients over many years and they self-refer as and when they need to.

Many clients are not able to leave their home - either due to illness or lack of public transport in our rural community - and we are lucky to be able to offer home visits. These clients just cannot easily access services and this makes them very isolated.

Many people have been unable to deal with their issues for some time so the problems have mounted up. Caroline has the time to thoroughly explore the background to the problem and has a great deal of experience in maximising income for clients by checking benefit entitlement and then looking for ways to reduce expenditure.

She can also deal with a variety of other issues including, for example, dealing with housing issues, discussing care needs and assessments, applying for Blue Badges, accessing other community support, assessing whether a Power of Attorney may be appropriate and submitting grant applications.



Caroline Sutton, Community Care and Supporting the Community Caseworker

*Thank you
for all your
help and
kindness*

*Got there in the
end!! Can't thank
you enough for all
your time, help and
support. You're
simply the best.*

This year we supported
82 clients with **275 issues**.

This year the
Community Care Project
generated **£132,133**
for our clients.

Supporting the Community

During the final year of this three year project, funded by Rotary Club of Basingstoke, we continue to see clients whose mental health issues have resulted in difficulties with benefit claims. Some clients will struggle with making initial claims as proving how their illness affects them can be difficult without robust medical evidence; for others it is the reassessment that proves difficult as they may be assessed as no longer being eligible for a benefit which they had been receiving for some time.

If a client does not agree with a decision, the first stage now is to request a Mandatory Reconsideration. If this fails – as is usually the case – the client is then required to go to Appeal if they wish to challenge the original decision. This is an extremely lengthy and stressful process and many clients would not be able to manage this without support.



During this 3 year project we have gained over £200,000 for our clients



Example of a successful appeal

One of our clients has been supported by our caseworker for a number of years. She has ongoing health problems, both physical and mental. Her problems impact hugely on her day to day life. As her conditions are not likely to improve she has been signed off from the hospital and any mental health treatment and only sees her GP.

At a recent Department for Work and Pension (DWP) PIP assessment she was given '0' points and came to ask for help to request a Mandatory Reconsideration and, when this failed, help to appeal.

The DWP decision makers state frequently in their reports that an unfavourable decision has been arrived at due to lack of recent medical evidence - their reasoning being that if a person does not need ongoing specialist input then their condition cannot be severe.

For long-term conditions this is not always the case – a client and their family learn to cope with a daily life that is restricted by their medical conditions.

They are frequently unable to convey this to the DWP assessors who ask very closed questions which are controlled by a script that they have to follow.

It should also be noted that it is not the DWP assessor who makes the final decision whether to award a benefit but a decision maker who has never met the client.

Our caseworker assisted this client by writing to her GP and requesting that he write a letter for the DWP that addressed specific scenarios which encompassed the criteria set out by the DWP as opposed to a simple review of her diagnosis.

When the client appeared at Tribunal before the Judge and Doctor on the panel – she was specifically asked questions which related to the GP letter. This allowed them to get a full picture of how our client is affected by her conditions.

Our client's Appeal was successful, the original decision was overturned and her claim was backdated. The difference at Appeal is that it is the Judge who makes the decision after considering all the evidence, questioning the client directly and referring to the specialist knowledge from the medical practitioner on the panel.

Hampshire Macmillan Citizens Advice Service

Hampshire Macmillan Citizens Advice Service reached almost 2500 clients affected by cancer this year.

Using a single telephone number as a first point of contact, it is unique in delivering a consistent, targeted advice service to a diverse population.

Petra is our HMCAS caseworker based at Citizens Advice Tadley. She can see clients at our offices, at Basingstoke & North Hampshire Hospital, at St. Michaels Hospice or at home if they are not well enough to travel.

Many of Petra's clients are referred directly by medical staff at the hospital and the service is extremely well received and continues to grow. Whilst most enquiries relate to benefit claims, HMCAS also assists clients with Blue Badge applications, Macmillan grants, travel and health costs, plus debt, housing and employment issues.

This year **clients' income was increased by £331,706.**



Mary sadly lost her husband and was overwhelmed with all the paperwork she needed to manage.

She was advised first to phone the Tell Us Once service to notify all the relevant central and local government services with one call. As her husband usually dealt with all the household bills, it was suggested that Mary look at bank statements so she could check which organisations were regularly being paid, so she could work out who else she needed to inform.

We then dealt with Mary's husband's private pensions and life insurance policies together as she had been struggling to make any progress. We made the calls together and got the process started.

Shortly afterwards, Mary received some money from one of her husband's life insurance policies; her son was dealing with the other policy but she was confident this was being processed.

The two small pensions were also paid out to Mary and she was happy and grateful for all our help and support as she just could not manage her affairs on her own at such a difficult time.

Burghfield Outreach

We continue to offer appointments at Burghfield Village Hall thanks to the support of Burghfield Parish Council.

This outreach is invaluable to those clients who cannot travel to Tadley due to the lack of public transport. Although some clients are happy to receive advice through other channels, sometimes a face to face appointment is necessary and the only way some people would be able to access advice.



Debt Relief Orders and Bankruptcy applications

Debt Relief Orders (DROs) were introduced 10 years ago in April 2009 with the aim of assisting people with small levels of assets and little surplus income to deal with their debts. Since then, the Insolvency Service has approved more than 254,000 DROs to people with debts worth an average of £9,400.

Citizens Advice Tadley has been authorised by the Insolvency Service to make Debt Relief Order applications since 2013. Since then, 48 of our clients have benefited from the approval of their DROs.

Nationally, while 64% of DROs were granted to women, both genders experienced similar levels of average debt – £9,200 for women compared to £9,100 for men.

For Citizens Advice Tadley, 75% were female clients and 25% male with an average debt of £10,578. The gender split is a reminder that women are more likely to be economically disadvantaged than men as they are more likely to work part-time, or in lower paid sectors. They are also more prone to becoming insolvent following the breakdown of a relationship than men.

The introduction of debt relief orders 10 years ago allowed people struggling to pay their debts a way to deal with them for far less as a DRO application costs £90, rather than the £680 fee required for bankruptcy.

Bankruptcy remains a good solution for some of our clients, depending on their circumstances. During this year we also helped clients apply for bankruptcy which discharged debts of £35,000.



Richard Williams, DRO Intermediary



One typical client is Sally who was referred to us by her housing association who were concerned by her rent arrears.

Sally, a single parent with two young children, had been in denial about her debts and was ignoring letters from her creditors – until the bailiffs turned up at her door to collect payment for outstanding council tax.

Sally's debts of £9,500 were having a detrimental effect on her mental health which greatly improved when she became debt free after her DRO was approved.

Many of our clients experience similar improvement in their mental health and ability to manage their finances when making a fresh start after their DRO is approved.

We have now reached
over £500,000 in written
off debt as a result of
DROs set up since 2013

Relationship and Employment Legal Advice

We are very fortunate to have the support of Rowberry Morris Solicitors who provide free weekly legal advice sessions in relation to employment and family matters.

Following a generalist advice appointment, we are able to refer clients who would benefit from legal advice from a solicitor specialising in their issues.

As legal aid is now only available to qualifying individuals in very few areas of law, many of our clients would not otherwise be able to afford legal advice.



Julie Gallimore



Anna Illingworth

Healthwatch Hampshire

Citizens Advice Tadley is a local Healthwatch Champion, part of Healthwatch Hampshire.

We provide information and signposting to people about local health and care services, how to access them and how to find their way round the system. We also feedback any concerns about the quality of health and social care services locally.



Pension wise

Pension Wise offers free and impartial guidance about pension options.

Appointments are free and last approx. one hour and provide information and guidance about pension pots, the various ways in which the pots can be accessed and a whole host of other elements that a client may wish to consider (for example how the pension might be taxed or how pension funds can be passed on in the event of death). To qualify for an appointment, clients must have Defined Contribution pension(s) and be at least 50 years of age.

Appointments can be booked online or by telephone; couples can book 'joint' appointments if required.



Anthony Henderson, Guidance Specialist

Universal Credit Clinic

Our Universal Credit Clinic is a one year project funded by Helping Hands in Tadley.

The clinic operates one day a week at our office. A caseworker will assist clients in managing existing Universal Credit claims. Universal Credit can be complex to navigate and many of our clients need extra support to understand their award and the impact of not keeping their journal up to date.

Our caseworker can also liaise with the local Job Centre where necessary and help clients with any emergencies arising as a result of problems with payments.



Tadley Foodbank

Tadley Foodbank has moved to a more central location at Tadley Methodist Church and is open every Tuesday morning.

As well as receiving a food parcel clients can access the Citizens Advice Tadley drop in service. An adviser is available at every session and can provide support with any issues either on the day or by referring a client to the office for a full appointment.

Citizens Advice Tadley issued 45 food vouchers last year. Each parcel provides a three day emergency food supply.



Tadley Foodbank, Newchurch Road and some of the volunteers

A family parcel with 3 days food costs £32.15 and a single parcel with three days food costs £14.70.

Research and Campaigns

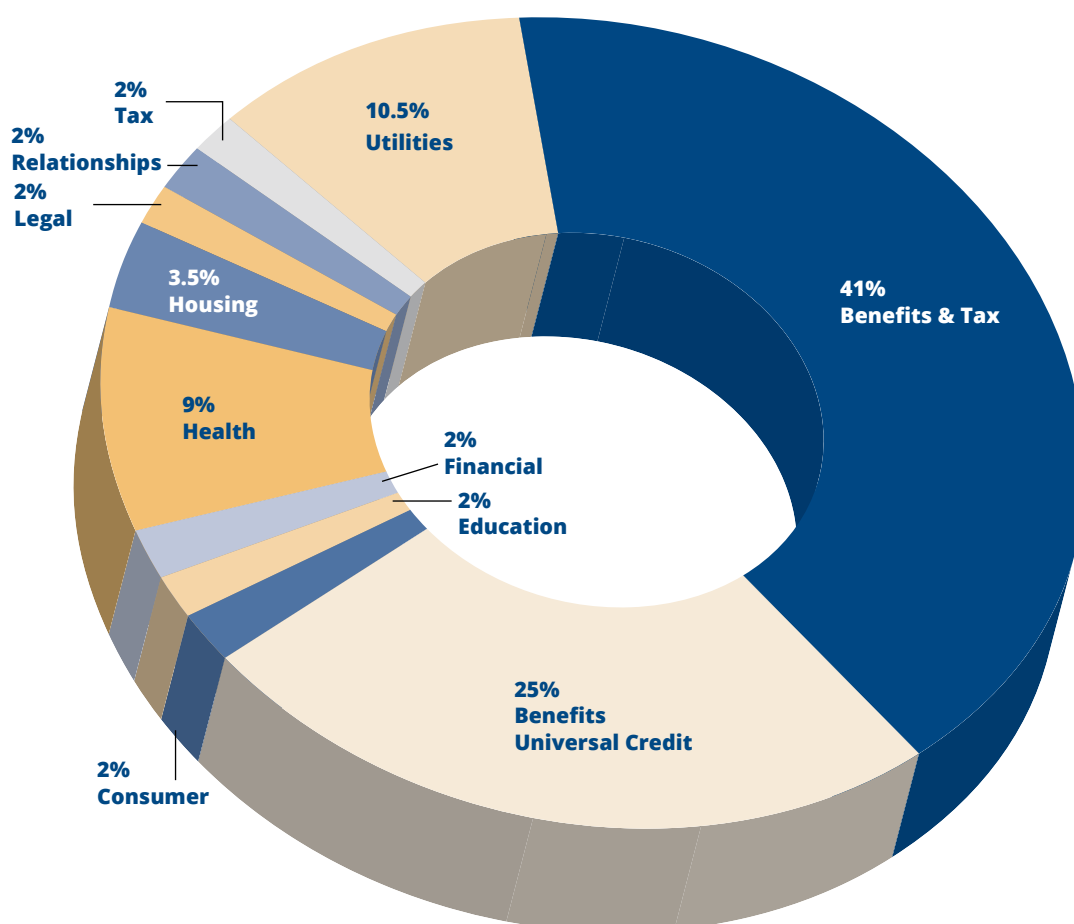
Research and campaigns is one of the twin aims of our service. It aims to improve the policies and practices that affect people's lives. As a service we have a huge amount of insight and data about the problems our clients and their wider communities face.

Through research and campaigns, we use this insight to:

- help us research issues further
- influence decision makers to change policies and practices
- campaign to get decision makers to change policies and practices.

Citizens Advice Tadley Research and Campaigns team work with Research & Campaigns Hampshire Forum to collect this evidence and contribute to policy discussions about how to improve the lives of residents.

Evidence forms raised 2018-19



How we work

Citizens Advice Tadley has a Research & Campaigns volunteer. The volunteer's role within the office is to engage with our advisers, identify campaigns, provide reports/statistics and assist with publicity including social media. A monthly report of evidence forms raised by Tadley advisers is distributed via email as well as on the noticeboard in the office. A quarterly report is also shared which shows the main issues dealt with by the office in an easily digestible graphic format. This report is also shared with four local MPs for their information.

In 2018-19 the Tadley office submitted 56 separate items of evidence to our national Research and Campaigns unit about the effect of poor policies and practices in the Tadley area. These covered a huge range of issues although as can be seen in the chart below the majority of the issues raised are in the area of benefits.

Issues raised by Citizens Advice Tadley 2018-19

We continue to support National Campaigns, particularly through the use of social media, information on research and reports provided by the national team.

Big Energy Saving Week and Scam Awareness were promoted illustrating the benefits of switching energy supplier and how to avoid common scams.

Social media is also used to publicise local information that is considered to be useful or of interest to the local community and to raise awareness of fundraising ventures and volunteering opportunities, etc.



In early 2019, we surveyed local banks whether a homeless person could open and maintain an account or claim using the address of a post office or PO box. As a result of this national survey Citizens Advice have established a working group with Royal Mail and Post Office Ltd to try to explore solutions that could give homeless people an address and access to post.

National Campaign successes

The national Research and Campaigns team have achieved some great successes this year using the evidence sent from local offices to influence the media and policy makers to create change for our clients and consumers.

Universal Credit

Universal Credit is working well for the majority of people, but a significant minority - often those people who need support the most - are having problems making their claim. The result is thou-

sands of people each month are not being paid on time, and Citizens Advice new research finds that this is pushing some families into debt and hardship, particularly as rollout speeds up. We welcome the recent improvements made by the government, but the success of those changes and Universal Credit overall is being undermined by lack of adequate support for people struggling to make their Universal Credit claim.

Super Complaint - Loyalty Penalties

Citizens Advice lodged a super complaint with the Competition and Markets Authority (CMA) after finding that customers who stay with the same provider are paying £4.1bn extra in loyalty penalties.

The most vulnerable, including the elderly and people suffering from mental health problems, are most likely to be affected as they tend to switch utility providers less frequently.

Energy price cap

From 1 January 2019 the energy regulator, Ofgem, capped the price that customers on default tariffs pay for each unit of electricity and gas. Suppliers can charge customers a lower price, but won't be allowed to charge more than the capped amount

Big Energy Savings Week

Events, press and social media activity saved consumers a whopping £1,098,384 and the number of visits to our energy price comparison tool rose to 28,382 over the course of the week.

Improving the benefits system for disabled people

Advice on disability benefits is the number one issue among clients who come to Citizens Advice for help. Last year, we helped nearly 250,000 people with PIP or ESA.

A growing proportion of clients coming to Citizens Advice for help with disability benefits need advice on challenging or appealing the outcome of a Work Capability Assessment for ESA or UC, or an assessment for PIP.

Data published by the Ministry of Justice shows that around two-thirds of the PIP and ESA decisions taken to appeal are overturned.

Thank you to our funders and supporters

Aldermaston Parish Council
Ambrose Allen Charity
Basingstoke and Deane Borough Council
Basingstoke Foodbank
Baughurst Parish Council
Baughurst Parochial Church Council
Bramley Parish Council
Burghfield Parish Council
Citizens Advice
Citizens Advice Hampshire
Four Lanes Trust
Greenham Trust
Hampshire & Isle of Wight Charity Foundation
Hampshire County Council
Helping Hands in Tadley
Henry Smith Charity
Loddon Valley Lions
Kingsclere Parish Council
Mortimer West End Parish Council
Pamber Parish Council
Rotary Club of Basingstoke
Sherfield-on-Loddon Parish Council
Silchester Parish Council
Sulhamstead Parish Council
Tadley & Baughurst Scarecrow Trail
Tadley & District Community Association
Tadley & Pamber Parochial Church Council
Tadley Singers
Tadley Town Council
University of the 3rd Age
Turbary Allotment Charity



We also received kind donations from a number of private individuals.

We are extremely grateful to all the organisations and individuals whose generosity enabled us to help those most in need in our community.

How you can help us...



We are always looking for volunteers for a variety of roles.

*To register your interest please
call us on 0118 981 7567
email admin@tadleycab.cabnet.org.uk
or drop in during normal opening hours*

Donate to Citizens Advice Tadley, your local independent charity

We are not centrally funded and rely on grants or our own fundraising to keep our service open.

You can donate online at either:

<http://uk.virginmoneygiving.com> or

<https://thegoodexchange.com>

<https://www.easyfundraising.org.uk>

When you use easyfundraising to shop with any of the 4,000 retailers, the retailer makes a small donation to us at no extra cost to you.

<https://smile.amazon.co.uk>

Amazon donates 0.5% of the net purchase price (excluding VAT, returns and shipping fees) of eligible purchases to us.

Please get in touch if you would like to become one of our regular donors or if you are able to give us a one-off donation.



Citizens Advice Tadley & District

Franklin Avenue
Tadley
Hampshire
RG26 4ET

Adviceline number
03444 111306

Opening times:

Monday	10am-3.30pm
Tuesday	10am-1pm
Wednesday	10am-1pm
Thursday	10am-3.30pm
(evening pre-booked appointments only)	
Friday	10am-1pm

Free, confidential advice whoever you are

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality and challenge discrimination and harassment.

We're here for everyone.



<https://www.facebook.com/TadleyCAB/>



<https://twitter.com/TadleyCAB>



<http://basingstokeandtadleycab.org.uk>



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Citizens Advice Tadley & District
Company Limited by Guarantee No. 5900656
Charity Registration No. 1118080
FRN: 617764

Company No. 05900656

Tadley and District Citizens Advice Bureau

(a Company Limited by Guarantee)

Annual Report and Financial Statements for
the year ended
31 March 2019

Registered Charity No 1118080

**Financial Statements
for the year ended 31 March 2019**

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Report of the Trustees

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2019. The trustees have adopted the provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in 2015, the Companies Act 2006 and applicable UK accounting standards in preparing the annual report and financial statements of the organisation.

The Charity is a limited Company, limited by guarantee, and is governed by its Memorandum and Articles of Association. The Trustees confirm that they have had regard to the Charity Commission's public benefit guidance.

1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Tadley and District Citizens Advice Bureau,
also known as Tadley CA

Charity Registration: 1118080

Company Registration: 5900656

Registered Office: Franklin Ave
Tadley
Hants
RG26 4ET

Company Secretary: Katherine Jane Birkinshaw

Banks: Barclays Bank
Aldermaston Rd
Tadley
Hants
RG26 4QA

Independent Examiner: Mr Andrew Skilton ACA
Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

Report of the Trustees

The following people were trustees of the charity during the year:

TRUSTEES	ROLE
Cllr Jo Slimin	Chair (Tadley Town Council representative)
Kate Hebden (Wright)	Deputy Chair
Katherine Jane Birkinshaw	Company Secretary
Neil Merricks (Deller-Merricks)	Treasurer
Janette Margaret Hewitt	Baughurst Parish Council representative
Cllr Michael John Bound	Basingstoke & Deane Borough Council representative
Anna Mary Illingworth	
Lorraine Bissell	
Eddie McGrath	
Andrew Cobb	
Alistair Cheyne OBE	
Simone Freire	

Resigned 31 August 2019

New Appointments and Resignations

Kevin Michael Rafferty Appointed 1 September 2019

The following people also attended meetings during the year:

EX OFFICIO MEMBERS	ROLE
Rachel Campbell	Advice Services Manager
Graham Hatcher	Joint Strategic Manager
Mike Davis	Staff Representative
Cllr Derek Mellor	Hampshire County Council Representative

Report of the Trustees

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Tadley and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Tadley and District Citizens Advice Bureau is also known and referred to as Tadley CA. The maximum liability of each member is limited to £10. At 31 March 2019 the company had 8 individual members and 6 organisations (2018 – 66 and 6).

Lower numbers can be explained by the introduction of GDPR – members who did not respond to our request for their consent to continue to be contacted were removed from the membership list.

Tadley CA is governed by its Memorandum and Articles of Association as adopted in 2017.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community. Appointment of new Trustees is undertaken by the Trustee Board as and when required and notified to Companies House by the Company Secretary.

Under the Memorandum and Articles of Association as adopted in October 2017, the number of Trustees shall be a minimum of 3 and a maximum of 15. Trustees may be elected at the AGM and shall hold office from the conclusion of that meeting. Co-opted Trustees can be appointed at a meeting of the Trustee Board and may serve for a maximum of 3 years and then must be elected at the next AGM. The Officers of the Charity are elected by the fellow members of the Trustee Board.

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to Tadley CA through the provision of training courses and mentoring by established trustees.

Organisational Structure

Tadley CA is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Tadley CA and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public. The members of the Trustee Board consist of:

1. Elected Members
2. Representatives of member organisation who are appointed by the bodies they represent and who decide to become trustees/Directors.
3. Co-opted trustees who are appointed by the Trustee Board
4. In attendance: staff members who are elected by their fellow volunteer advisers and the Joint Strategic Manager and the Advice Services Manager and the Office Manager.

Report of the Trustees

Related Parties

Tadley CA is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Tadley CA in order to fulfil its charitable objects and comply with the national membership requirements. Tadley CA is also a member of the Hampshire Consortium of CAX.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks

Tadley CA has worked on a Corporate Risk Management exercise. A risk management strategy is agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Tadley CA is continually monitoring and managing its risk and its action plans.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

3. OBJECTIVES AND ACTIVITIES

Objectives

The charity's objectives are to promote any charitable purpose for the benefit of the community in Tadley and the surrounding area, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, Objectives, Strategies and Activities for the Year

Tadley CA seeks to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives.

It provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The principal activity of Tadley CA remains the provision of advice for members of the public. This is provided through telephone and face to face drop in and pre-arranged interviews.

Report of the Trustees

Opening Hours

Mon 10 am – 3.30 pm
Tues 10 am – 1 pm
Weds 10 am – 1 pm
Thurs 10 am – 3.30 pm
Thurs 6 pm by appointment only
Fri 10 am – 1 pm

Specialist Advice is offered through:

- Relationship Advice: Rowberry Morris – alternate Wednesdays 10 am – 1 pm
- Employment Advice: Rowberry Morris –alternate Wednesdays 10 am – 1 pm
- Specialist Welfare Benefit and Debt provision by appointment.
- A Legal Advice Clinic is held at Basingstoke CA every Thursday.
- A Pensionwise agent offers weekly appointments Thursday

Projects

The aim of specialist projects, which are supported by additional funding, is to build on the excellent work done by the core service. This enables Tadley CA to provide extra support and in-depth case work to the most vulnerable of our clients. To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance.

Specialist Project 2018/19	Days	Funded by
Advice for people affected by cancer	Monday- Friday	Macmillan
Benefits advice for applications and appeals, offering home visits	Monday & Friday	Ambrose Allen & Turbary Allotment Trust.
Outreach Advice session at Burghfield Village Hall	Monday	Burghfield Parish Council
Evening Advice	Thursday	Henry Smith Charity
Benefits appeals support to vulnerable and mental health clients, supporting court visits	Thursday	Rotary Club of Basingstoke
Universal Credit Clinic	Thursday	Helping Hands of Tadley

We monitor the needs of the community by comparing our clients to the community profile to ensure that those who need help with problems are able to access our service.

Recruitment is ongoing for voluntary advisory and clerical staff. Induction, training and support are provided to meet individual needs to ensure that the necessary knowledge and skills are in place.

Report of the Trustees

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. 51 volunteers contributed over 166 hours of work per week to the bureau during the year. Citizens Advice, on the basis of our annual return, has valued this help at £157,259 in respect of the current year. Roles included trustees, advice giving, IT support, fundraising, and admin support.

4. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

Achievements

We offer 25 hours of advice per week supported by a paid Advice Services Manager, Office Manager, Training Officer and some paid and volunteer Advice Session Support. All positions are part time.

In the year we helped 2067 unique clients with 4589 issues. 7199 interactions were made either with or on behalf of clients, face-to-face, by phone, email or letter. The main enquiry issues were, in order: Benefits and Tax Credits, Debt, Relationships and Family, Employment, Housing.

Financial outcomes, or money gained for clients, included benefits and pensions, back dated payments and tribunal awards. This is a verified figure from clients who have kept us informed and the real total is likely to be much higher. We secured annualised gains of £874,106 on behalf of clients during the year (including Macmillan).

This year has seen 7 new volunteer assessors undergo the extensive Citizens Advice training programme and 2 assessors converted to advisers. Training on universal credit continued and advisers also attended in-house debt training. All members of staff undertook the revised training in GDPR.

Liaison meetings have taken place with a variety of local partners including Local Authorities, Social Landlords, Government Departments and other voluntary agencies on topics such as vulnerable people, disability groups and the prevention of eviction. We are also active members of the Hampshire Consortium of CAX.

In 2018/19 we submitted 56 separate items of evidence to our national Research and Campaigns unit about the effect of poor policies and practices in the Tadley area. We took part in this year's national Scams Awareness campaign resulting in local press coverage highlighting the issue and where best to go for advice. Nationally, Universal Credit is failing many people, so we expect it to be a continuing area of focus in the coming year.

Quarterly Board Meetings have been held, attended by Trustees and observers. Sub-Committee meetings have been held in Compliance and Planning, Finance, Recruitment and Selection and IT.

Report of the Trustees

Public Benefit

The trustees have considered the guidance provided by the Charity Commission and its impact on the work of the charity.

Fundraising Activities

Total fundraising income for the year was £9,043 (2018 £521). Fundraising expenditure incurred in fundraising activities during the year was £0 (2018 £0).

Factors Affecting the Achievement of Objectives

The charity is well aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of funding for its services.

5. FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £148,429 (2018 £120,550), of this £46,438 (2018 £30,372) related to project restricted activities.

A surplus of £93,787 was made in the year, inclusive of the Defined Benefit Pension Scheme liability transfer totalling £82,750 following the departure of its last member in September 2018 (2018 surplus £444). At 31 March 2019 total funds were £100,544 (2018 £6,757) of which £20,414 represented restricted funds (2017/18 £13,089).

Details of the finances will be found on pages 14 - 25.

Attention should be drawn to Note 1.h. on page 17 which states how the accounting policy deals with pension assets.

Note 13 on page 24 also details how the Hampshire Pension Fund liability has been transferred out following the departure of its last member in September 2018 reinstating a surplus of income over expenditure and positive unrestricted reserves.

Report of the Trustees

Reserves Policy

Tadley CA is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. Tadley CA will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. The financial position of Tadley CA is entirely dependent on the continued support of grant making bodies, in particular Basingstoke and Deane Borough Council.

The charity is a member of the Hampshire County Council Pension scheme and September 2018 saw its last member transferring out the scheme.

The trustees' policy is to maintain about 3 months costs which would total £26,000, a closure cost of £10,000 in respect of redundancy pay and £49,000 for the lease totalling £85,000.

Principal Funding Sources

The Trustees extend their gratitude to Basingstoke and Deane Borough Council, Tadley Town Council; Greenham Trust; Hampshire and Isle of Wight Charity Foundation; Loddon Valley Lions and local Parishes who continued to support the core operating capacity of the charity. Additionally, project-specific funding was received from Turbary Allotment Charity; Citizens Advice; Citizens Advice Hampshire; Macmillan; Helping Hands of Tadley; Henry Smith Charity and Rotary Club of Basingstoke.

6. FUTURE PLANS

Tadley CA aims to continually improve access to its service and intends to extend its service to an even wider number of the community. This will be achieved by a recruitment strategy to increase volunteer numbers to enable us to continue our evening advice service. We aim to continue to offer telephone advice as part of Hampshire Adviceline along with a webchat and email service. We will also deliver the DWP Help to Claim Service, in addition to our core activities.

Report of the Trustees

7. TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales 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 charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and accounting estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charity's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.



Kevin Michael Rafferty
Director

Date January 6th, 2020

Independent Examiner's Report to the Trustees of Tadley and District Citizens Advice Bureau

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Tadley and District Citizens Advice Bureau ('the charitable company') for the year ended 31st March 2019 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company 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 charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

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

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

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; 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 any requirement that the financial statements 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 financial statements to be reached.



Andrew Skilton ACA
Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Date: 6th January 2020

Statement of Financial Activities for the year ended March 2019 incorporating the Income and Expenditure Account

	Note	Unrestricted funds £	Restricted funds £	Total funds 2019 £	Total funds 2018 £
Income	1b				
Donations and Legacies	2a	1,867	-	1,867	6,805
Charitable Activities	2b	90,893	46,438	137,331	113,159
Other Trading Activities	2c	9,043	-	9,043	521
Investment Income		188	-	188	65
Total Income		<u>101,991</u>	<u>46,438</u>	<u>148,429</u>	<u>120,550</u>
Expenditure					
Charitable activities including allocated Support costs	3	<u>22,130</u>	<u>32,512</u>	<u>54,642</u>	<u>120,106</u>
Total Expenditure		<u>22,130</u>	<u>32,512</u>	<u>54,642</u>	<u>120,106</u>
Net income (expenditure) before transfers	4	79,861	13,926	93,787	444
Transfers between funds		6,601	(6,601)	-	-
Net movement in funds for the year		86,462	7,325	93,787	444
Fund balances brought forward 2018		(6,332)	13,089	6,757	6,313
Balances carried forward 2019	9	<u>80,130</u>	<u>20,414</u>	<u>100,544</u>	<u>6,757</u>

There were no recognised gains or losses other than those shown in the Statement of Financial Activities. The accompanying notes form part of the financial statements.

Tadley & District Citizens Advice Bureau
A Company Limited by Guarantee

BALANCE SHEET
at 31st March 2019

	Note	£	2019 £	£	2018 £
CURRENT ASSETS					
Debtors and prepayments		75		-	
Cash and bank balances		118,705		107,636	
		118,780		107,636	
CREDITORS: Amounts falling due within one year					
Creditors and accruals	7	18,236		100,879	
NET CURRENT ASSETS			100,544		6,757
NET ASSETS			100,544		6,757
Represented by:					
FUNDS					
Unrestricted funds			80,130		(6,332)
Restricted funds	9		20,414		13,089
Total Funds	10		100,544		6,757

The company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 March 2019

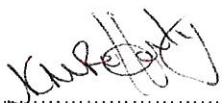
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2019 in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for:

- (i) ensuring the company keeps accounting records which comply with sections 386 and 387 Companies Act 2006; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of its financial year and of its profit and loss for the financial year in accordance with sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements.

These financial statements are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Trustees on January 6th, 2020... and signed on their behalf by:


.....
Kevin Michael Rafferty
Treasurer

Notes to the financial statements for the year ended 31 March 2019

1. Accounting policies

a. Basis of preparing the financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Companies Act 2006.

In 2016/17 Tadley Citizens Advice Bureau (also known as Tadley CA) changed its accounting policy towards the recognition of the deficit of the Hampshire County Council Defined Benefit Pension Fund.

Tadley CA meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless stated in the relevant accounting policy note.

b. Income

i) Grants receivable

Grants made to finance the activities of Tadley CA are credited to the income and expenditure account in the period to which they relate.

ii) Bank interest

Bank interest is included in the income and expenditure account when receivable.

iii) Other income

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included when due.

iv) Gifts and Intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the directors' report.

Notes to the financial statements for the year ended 31 March 2019

c. Expenditure

All expenditure is accounted for on an accrual's basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Where such costs relate to more than one functional cost category they have been allocated to activities and funds on a basis consistent with the use of the resource.

d. Fixed assets and depreciation

Tadley CA does not capitalise office furniture and equipment, including computer equipment, unless the value exceeds £5,000. Costs are written off against income in the year of purchase.

e. Debtors

Debtors are recognised at the settlement amount due after any trade discount offered.

f. Creditors

Creditors are recognized where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognized at their settlement amount after allowing for any trade discount due.

g. Restricted funds

Income received for the restricted purposes is included in separate restricted funds against which appropriate expenditure is allocated.

h. Pension

In previous years Tadley CA had paid in to the Hampshire County Council final salary pension scheme. This is a defined benefit scheme and was found to be underfunded. The deficit on this scheme has required Tadley CA to continue to pay a fixed amount of £5,200 per annum in 2018/19.

The Assets of the Scheme are held separately from those of the CA, the CA being a participating body in the Hampshire Pension Fund.

This liability may be activated through withdrawal from membership of the scheme. We attend regular meetings to keep abreast of implications and developments.

The last remaining member left the scheme in September 2018. Final settlement agreement confirmed payable in 2019 with the remaining written off reducing staff costs.

A stakeholder pension scheme is also available.

Notes to the financial statements for the year ended 31 March 2019

i. Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases. The charity has taken out a lease which terminates in 2020. Currently, the majority of this rent is covered by an amount of grant received from the landlord.

j. Irrecoverable VAT

The charity is not VAT registered and therefore does not charge or reclaim any VAT.

Notes to the financial statements for the year ended 31 March 2019

2 Income

	Unrestricted	Restricted	2019	2018
	£	£	£	£
a) Donations and legacies				
Donations	1,607	-	1,607	5,822
Gift Aid	260	-	260	983
	<u>1,867</u>	<u>-</u>	<u>1,867</u>	<u>6,805</u>
b) Charitable Activities				
Local Authority & Parish Grants	60,146	-	60,146	63,480
Other Income	30,747	46,438	77,185	49,679
	<u>90,893</u>	<u>46,438</u>	<u>137,331</u>	<u>113,159</u>
c) Other Trading Activities				
Fundraising activities	<u>9,043</u>	<u>-</u>	<u>9,043</u>	<u>521</u>

Notes to the financial statements for the year ended 31 March 2019

3 Expenditure

Note

	Unrestricted £	Restricted £	2019 £	2018 £
b) Charitable Activities				
Staff costs including staff travel	64,231	32,356	96,587	86,247
Defined Benefit Pension Scheme	13 (82,750)		(82,750)	
Subscriptions	3,304	-	3,304	3,216
Support and Governance costs	37,345	156	37,501	30,643
	<u>22,130</u>	<u>32,512</u>	<u>54,642</u>	<u>120,106</u>
c) Support costs				
Premises	16,215	-	16,215	15,060
Administration	17,994	156	18,150	10,343
Other				1,848
Governance costs included in Support costs				
AGM	276	-	276	170
Independent Examination	1,950	-	1,950	1,764
Pension Liability Report	498	-	498	1,458
Other governance	412	-	412	-
Total Support	<u>37,345</u>	<u>156</u>	<u>37,501</u>	<u>30,643</u>

Notes to the financial statements for the year ended 31 March 2019

4 Net income (expenditure) for the year

	2019	2018
	£	£
This is stated after charging		
Premises rent	13,986	13,542
Photocopier	1,075	821
Independent Examiner's remuneration:		
- current year	1,950	
- prior year	-	1,764

5 Information regarding employees

	2019	2018
	£	£
Wages and Salaries (including recharge from Basingstoke CA for shared staff)	85,227	77,063
National Insurance Costs	342	650
Pension costs	3,363	5,888
Defined Benefit Pension Scheme – legacy charges	4,050	1,000
Increase/(decrease) Defined Benefit Scheme	(82,750)	-
	<u>10,232</u>	<u>84,601</u>

The Key Management Personnel of Tadley CA comprise of the Trustees, the Chief Executive and the senior management team. Total amounts paid in respect of the Key Management Personnel comprise of £19,988 (2018: £24,264).

No employee earned over £60,000.

	2019	2018
	Headcount	Headcount
The average number of employees was:		
Charitable Activities	9	10

6. Trustee Remuneration and Expenses

Trustee indemnity insurance was purchased at a cost of £103 (2017/18 £151)
No Trustees' expenses were paid in the year (2017/18 £0).

Tadley CA paid £1,830 in the year ended 31 March 2019 for various insurance services, including professional indemnity cover (2017/18 £1,817).

There were no related party transactions in the period.

Notes to the financial statements for the year ended 31 March 2019

7. Creditors – amounts falling due within one year

	2019	2018
	£	£
Accruals	1,950	1,764
Pension provision	-	99,000
Pension – Transferred out payment inc expenses	16,250	-
Other creditors	36	115
	<u>18,236</u>	<u>100,879</u>

8. Pension provision

Tadley and District Citizens Advice Bureau is part of the Hampshire County Council defined benefit pension fund. This pension fund is part of the Local Government Pension Scheme (LGPS).

The fund is no longer open to new members and the nature of the LGPS requires the Employer and its employees to pay contributions in to the fund, calculated at a level intended to balance the pension liabilities with invested assets.

The assets of the scheme are held separately from those of Tadley CA, the CA being a participating body in the Hampshire County Council Pension Fund.

The liability may be activated through withdrawal from membership of the scheme if Tadley CA no longer has employees participating in the scheme.

The last member of the scheme transferred out in September 2018 and the liability including expenses has been confirmed as £16,250 payable in 2019/20.

9. Analysis of net assets between funds

	General Funds	Restricted funds	Total Funds
	2019	2019	2019
	£	£	£
Current assets	98,366	20,414	118,780
Creditors: Amounts falling due within one year	(18,236)	-	(18,236)
Net assets	<u>80,130</u>	<u>20,414</u>	<u>100,544</u>

Previous Year Comparatives

	General Funds	Restricted funds	Total Funds
	2018	2018	2018
	£	£	£
Current assets	94,547	13,089	107,636
Creditors: Amounts falling due within 1 year	(100,879)	-	(100,879)
Net assets	<u>(6,332)</u>	<u>13,089</u>	<u>6,757</u>

Notes to the financial statements for the year ended 31 March 2019

10. Movement in Funds

	At 01/04/2018	Income	Expenditure	Transfers	At 31/03/2019
	£	£	£	£	£
Restricted Funds					
Burghfield Outreach*	3,180	-	(1,030)	(200)	1,950
Community Care	2,539	11,000	(6,426)	(2,400)	4,713
Rotary CC	963	3,500	(4,839)	0	(376)
Macmillan*	4,764	16,740	(16,260)	(1,000)	4,244
Evening*	1,643	4,700	(2,488)	(950)	2,905
Foodbank Outreach	-	1,700	-	-	1,700
HHUC	-	5,980	(1,469)	(750)	3,761
UC HTC	-	2,818		(1,301)	1,517
Total Restricted Funds	<u>13,089</u>	<u>46,438</u>	<u>(32,512)</u>	<u>(6,601)</u>	<u>20,414</u>
Total Unrestricted Funds	<u>(6,332)</u>	<u>101,991</u>	<u>(22,130)</u>	<u>6,601</u>	<u>80,131</u>
Total Funds	<u>6,757</u>	<u>148,429</u>	<u>(54,642)</u>	<u>0</u>	<u>100,545</u>

11. Purposes of Restricted Funds

Burghfield

A project supported by a donation from Burghfield Parish Council. Advice is offered on a Monday morning using a room donated by Burghfield Village Hall.

Community Care

A fund to provide a Community Care Service using a paid specialist benefits caseworker to vulnerable people in the area - this includes a substantial number of home visits. Funded primarily by a grant from Turbary Allotment Trust.

Macmillan

A restricted fund provided by Citizens Advice Hampshire to provide advice for cancer sufferers and their carers offering hospital outreach appointments and home visits.

Notes to the financial statements for the year ended 31 March 2019

Evening

A project funded in previous years by the Big Lottery and Hampshire County Council, but currently fully funded by Henry Smith Charity. The aim is to increase channels of access for people, encouraging consistency of advice delivery.

Rotary CC

A fund to provide a specialist benefits caseworker to specifically help vulnerable and mental health clients who are appealing their benefit decisions. The caseworker will help with submissions and provide support to them in court. Funded by grants from Rotary Club of Basingstoke.

Foodbank Outreach

A fund to provide support to people making use of the local foodbank.

Universal Credit Help to Claim

A fund from central government, through CitA to provide support to people registering their first Universal Credit Claim.

Universal Credit Clinic

A weekly session, funded by Helping Hands of Tadley, to provide support to clients with ongoing issues with their Universal Credit claim.

12. Leases

Total financial commitments under non-cancellable operating leases:

	2019	2018
	£	£
Falling due within one year	13,065	13,065
Falling due 2-5 years	22,864	35,929
	<u>35,929</u>	<u>48,994</u>

13. Going Concern

We draw to your attention to the negative unrestricted reserves of £6,332 carried forward from 2017/2018. This was caused by the change in accounting policy and the inclusion in the accounts of the liability to Hampshire County Council for Tadley CA's share of the deficit on the defined benefit pension scheme, which led to a restatement of the opening reserves of £83,000, an additional cost of £15,000 being recognised in the accounts for 2016/17 and a further £1,000 additional provision required for 2017/18.

The transfer out of the last remaining member on the defined benefit pension scheme in September 2018 triggered its closure and a crystallisation pension liability of £16,250 (inclusive of directly attributable expenditure costs) payable in 2018/19 together with the restatement of the remaining £82,750 creating a positive unrestricted reserve.

Notes to the financial statements for the year ended 31 March 2019

14. Comparatives for previous years

Statement of financial activities for the year ended March 2018 incorporating the Income and Expenditure Account

	Unrestricted funds £	Restricted funds £	Total funds 2018 £
Income			
Donations and Legacies	6,805	-	6,805
Charitable Activities	82,787	30,372	113,159
Other Trading Activities	520	-	520
Investment Income	66	-	66
Total Income	<u>90,178</u>	<u>30,372</u>	<u>120,550</u>
Expenditure			
Charitable activities	<u>98,365</u>	<u>21,741</u>	<u>120,106</u>
Total Expenditure	<u>98,365</u>	<u>21,741</u>	<u>120,106</u>
Net income (expenditure) before transfers	(8,187)	8,631	444
Transfers between funds	6,824	(6,824)	-
Net movement in funds for the year	(1,363)	1,807	444
Fund balances brought forward 2017	(4,969)	11,282	6,313
Balances carried forward 2018	<u>(6,332)</u>	<u>13,089</u>	<u>6,757</u>

Company No. 05900656

Tadley and District Citizens Advice Bureau

(a Company Limited by Guarantee)

Annual Report and Financial Statements for
the year ended
31 March 2019

Registered Charity No 1118080

**Financial Statements
for the year ended 31 March 2019**

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Report of the Trustees

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2019. The trustees have adopted the provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in 2015, the Companies Act 2006 and applicable UK accounting standards in preparing the annual report and financial statements of the organisation.

The Charity is a limited Company, limited by guarantee, and is governed by its Memorandum and Articles of Association. The Trustees confirm that they have had regard to the Charity Commission's public benefit guidance.

1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Tadley and District Citizens Advice Bureau,
also known as Tadley CA

Charity Registration: 1118080

Company Registration: 5900656

Registered Office: Franklin Ave
Tadley
Hants
RG26 4ET

Company Secretary: Katherine Jane Birkinshaw

Banks: Barclays Bank
Aldermaston Rd
Tadley
Hants
RG26 4QA

Independent Examiner: Mr Andrew Skilton ACA
Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

Report of the Trustees

The following people were trustees of the charity during the year:

TRUSTEES	ROLE
Cllr Jo Slimin	Chair (Tadley Town Council representative)
Kate Hebden (Wright)	Deputy Chair
Katherine Jane Birkinshaw	Company Secretary
Neil Merricks (Deller-Merricks)	Treasurer
Janette Margaret Hewitt	Baughurst Parish Council representative
Cllr Michael John Bound	Basingstoke & Deane Borough Council representative
Anna Mary Illingworth	
Lorraine Bissell	
Eddie McGrath	
Andrew Cobb	
Alistair Cheyne OBE	
Simone Freire	

Resigned 31 August 2019

New Appointments and Resignations

Kevin Michael Rafferty Appointed 1 September 2019

The following people also attended meetings during the year:

EX OFFICIO MEMBERS	ROLE
Rachel Campbell	Advice Services Manager
Graham Hatcher	Joint Strategic Manager
Mike Davis	Staff Representative
Cllr Derek Mellor	Hampshire County Council Representative

Report of the Trustees

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Tadley and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Tadley and District Citizens Advice Bureau is also known and referred to as Tadley CA. The maximum liability of each member is limited to £10. At 31 March 2019 the company had 8 individual members and 6 organisations (2018 – 66 and 6).

Lower numbers can be explained by the introduction of GDPR – members who did not respond to our request for their consent to continue to be contacted were removed from the membership list.

Tadley CA is governed by its Memorandum and Articles of Association as adopted in 2017.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community. Appointment of new Trustees is undertaken by the Trustee Board as and when required and notified to Companies House by the Company Secretary.

Under the Memorandum and Articles of Association as adopted in October 2017, the number of Trustees shall be a minimum of 3 and a maximum of 15. Trustees may be elected at the AGM and shall hold office from the conclusion of that meeting. Co-opted Trustees can be appointed at a meeting of the Trustee Board and may serve for a maximum of 3 years and then must be elected at the next AGM. The Officers of the Charity are elected by the fellow members of the Trustee Board.

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to Tadley CA through the provision of training courses and mentoring by established trustees.

Organisational Structure

Tadley CA is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Tadley CA and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public. The members of the Trustee Board consist of:

1. Elected Members
2. Representatives of member organisation who are appointed by the bodies they represent and who decide to become trustees/Directors.
3. Co-opted trustees who are appointed by the Trustee Board
4. In attendance: staff members who are elected by their fellow volunteer advisers and the Joint Strategic Manager and the Advice Services Manager and the Office Manager.

Report of the Trustees

Related Parties

Tadley CA is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Tadley CA in order to fulfil its charitable objects and comply with the national membership requirements. Tadley CA is also a member of the Hampshire Consortium of CAX.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks

Tadley CA has worked on a Corporate Risk Management exercise. A risk management strategy is agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Tadley CA is continually monitoring and managing its risk and its action plans.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

3. OBJECTIVES AND ACTIVITIES

Objectives

The charity's objectives are to promote any charitable purpose for the benefit of the community in Tadley and the surrounding area, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, Objectives, Strategies and Activities for the Year

Tadley CA seeks to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives.

It provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The principal activity of Tadley CA remains the provision of advice for members of the public. This is provided through telephone and face to face drop in and pre-arranged interviews.

Report of the Trustees

Opening Hours

Mon 10 am – 3.30 pm
Tues 10 am – 1 pm
Weds 10 am – 1 pm
Thurs 10 am – 3.30 pm
Thurs 6 pm by appointment only
Fri 10 am – 1 pm

Specialist Advice is offered through:

- Relationship Advice: Rowberry Morris – alternate Wednesdays 10 am – 1 pm
- Employment Advice: Rowberry Morris –alternate Wednesdays 10 am – 1 pm
- Specialist Welfare Benefit and Debt provision by appointment.
- A Legal Advice Clinic is held at Basingstoke CA every Thursday.
- A Pensionwise agent offers weekly appointments Thursday

Projects

The aim of specialist projects, which are supported by additional funding, is to build on the excellent work done by the core service. This enables Tadley CA to provide extra support and in-depth case work to the most vulnerable of our clients. To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance.

Specialist Project 2018/19	Days	Funded by
Advice for people affected by cancer	Monday- Friday	Macmillan
Benefits advice for applications and appeals, offering home visits	Monday & Friday	Ambrose Allen & Turbary Allotment Trust.
Outreach Advice session at Burghfield Village Hall	Monday	Burghfield Parish Council
Evening Advice	Thursday	Henry Smith Charity
Benefits appeals support to vulnerable and mental health clients, supporting court visits	Thursday	Rotary Club of Basingstoke
Universal Credit Clinic	Thursday	Helping Hands of Tadley

We monitor the needs of the community by comparing our clients to the community profile to ensure that those who need help with problems are able to access our service.

Recruitment is ongoing for voluntary advisory and clerical staff. Induction, training and support are provided to meet individual needs to ensure that the necessary knowledge and skills are in place.

Report of the Trustees

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. 51 volunteers contributed over 166 hours of work per week to the bureau during the year. Citizens Advice, on the basis of our annual return, has valued this help at £157,259 in respect of the current year. Roles included trustees, advice giving, IT support, fundraising, and admin support.

4. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

Achievements

We offer 25 hours of advice per week supported by a paid Advice Services Manager, Office Manager, Training Officer and some paid and volunteer Advice Session Support. All positions are part time.

In the year we helped 2067 unique clients with 4589 issues. 7199 interactions were made either with or on behalf of clients, face-to-face, by phone, email or letter. The main enquiry issues were, in order: Benefits and Tax Credits, Debt, Relationships and Family, Employment, Housing.

Financial outcomes, or money gained for clients, included benefits and pensions, back dated payments and tribunal awards. This is a verified figure from clients who have kept us informed and the real total is likely to be much higher. We secured annualised gains of £874,106 on behalf of clients during the year (including Macmillan).

This year has seen 7 new volunteer assessors undergo the extensive Citizens Advice training programme and 2 assessors converted to advisers. Training on universal credit continued and advisers also attended in-house debt training. All members of staff undertook the revised training in GDPR.

Liaison meetings have taken place with a variety of local partners including Local Authorities, Social Landlords, Government Departments and other voluntary agencies on topics such as vulnerable people, disability groups and the prevention of eviction. We are also active members of the Hampshire Consortium of CAX.

In 2018/19 we submitted 56 separate items of evidence to our national Research and Campaigns unit about the effect of poor policies and practices in the Tadley area. We took part in this year's national Scams Awareness campaign resulting in local press coverage highlighting the issue and where best to go for advice. Nationally, Universal Credit is failing many people, so we expect it to be a continuing area of focus in the coming year.

Quarterly Board Meetings have been held, attended by Trustees and observers. Sub-Committee meetings have been held in Compliance and Planning, Finance, Recruitment and Selection and IT.

Report of the Trustees

Public Benefit

The trustees have considered the guidance provided by the Charity Commission and its impact on the work of the charity.

Fundraising Activities

Total fundraising income for the year was £9,043 (2018 £521). Fundraising expenditure incurred in fundraising activities during the year was £0 (2018 £0).

Factors Affecting the Achievement of Objectives

The charity is well aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of funding for its services.

5. FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £148,429 (2018 £120,550), of this £46,438 (2018 £30,372) related to project restricted activities.

A surplus of £93,787 was made in the year, inclusive of the Defined Benefit Pension Scheme liability transfer totalling £82,750 following the departure of its last member in September 2018 (2018 surplus £444). At 31 March 2019 total funds were £100,544 (2018 £6,757) of which £20,414 represented restricted funds (2017/18 £13,089).

Details of the finances will be found on pages 14 - 25.

Attention should be drawn to Note 1.h. on page 17 which states how the accounting policy deals with pension assets.

Note 13 on page 24 also details how the Hampshire Pension Fund liability has been transferred out following the departure of its last member in September 2018 reinstating a surplus of income over expenditure and positive unrestricted reserves.

Report of the Trustees

Reserves Policy

Tadley CA is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. Tadley CA will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. The financial position of Tadley CA is entirely dependent on the continued support of grant making bodies, in particular Basingstoke and Deane Borough Council.

The charity is a member of the Hampshire County Council Pension scheme and September 2018 saw its last member transferring out the scheme.

The trustees' policy is to maintain about 3 months costs which would total £26,000, a closure cost of £10,000 in respect of redundancy pay and £49,000 for the lease totalling £85,000.

Principal Funding Sources

The Trustees extend their gratitude to Basingstoke and Deane Borough Council, Tadley Town Council; Greenham Trust; Hampshire and Isle of Wight Charity Foundation; Loddon Valley Lions and local Parishes who continued to support the core operating capacity of the charity. Additionally, project-specific funding was received from Turbary Allotment Charity; Citizens Advice; Citizens Advice Hampshire; Macmillan; Helping Hands of Tadley; Henry Smith Charity and Rotary Club of Basingstoke.

6. FUTURE PLANS

Tadley CA aims to continually improve access to its service and intends to extend its service to an even wider number of the community. This will be achieved by a recruitment strategy to increase volunteer numbers to enable us to continue our evening advice service. We aim to continue to offer telephone advice as part of Hampshire Adviceline along with a webchat and email service. We will also deliver the DWP Help to Claim Service, in addition to our core activities.

Report of the Trustees

7. TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales 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 charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and accounting estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charity's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.



Kevin Michael Rafferty
Director

Date January 6th, 2020

Independent Examiner's Report to the Trustees of Tadley and District Citizens Advice Bureau

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Tadley and District Citizens Advice Bureau ('the charitable company') for the year ended 31st March 2019 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company 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 charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

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

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

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; 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 any requirement that the financial statements 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 financial statements to be reached.



Andrew Skilton ACA
Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Date: 6th January 2020

Statement of Financial Activities for the year ended March 2019 incorporating the Income and Expenditure Account

	Note	Unrestricted funds £	Restricted funds £	Total funds 2019 £	Total funds 2018 £
Income	1b				
Donations and Legacies	2a	1,867	-	1,867	6,805
Charitable Activities	2b	90,893	46,438	137,331	113,159
Other Trading Activities	2c	9,043	-	9,043	521
Investment Income		188	-	188	65
Total Income		<u>101,991</u>	<u>46,438</u>	<u>148,429</u>	<u>120,550</u>
Expenditure					
Charitable activities including allocated Support costs	3	<u>22,130</u>	<u>32,512</u>	<u>54,642</u>	<u>120,106</u>
Total Expenditure		<u>22,130</u>	<u>32,512</u>	<u>54,642</u>	<u>120,106</u>
Net income (expenditure) before transfers	4	79,861	13,926	93,787	444
Transfers between funds		6,601	(6,601)	-	-
Net movement in funds for the year		86,462	7,325	93,787	444
Fund balances brought forward 2018		(6,332)	13,089	6,757	6,313
Balances carried forward 2019	9	<u>80,130</u>	<u>20,414</u>	<u>100,544</u>	<u>6,757</u>

There were no recognised gains or losses other than those shown in the Statement of Financial Activities. The accompanying notes form part of the financial statements.

Tadley & District Citizens Advice Bureau
A Company Limited by Guarantee

BALANCE SHEET
at 31st March 2019

	Note	£	2019 £	£	2018 £
CURRENT ASSETS					
Debtors and prepayments		75		-	
Cash and bank balances		118,705		107,636	
		<u>118,780</u>		<u>107,636</u>	
CREDITORS: Amounts falling due within one year					
Creditors and accruals	7	18,236		100,879	
		<u>18,236</u>		<u>100,879</u>	
NET CURRENT ASSETS			100,544		6,757
NET ASSETS			<u>100,544</u>		<u>6,757</u>
Represented by:					
FUNDS					
Unrestricted funds			80,130		(6,332)
Restricted funds	9		20,414		13,089
Total Funds	10		<u>100,544</u>		<u>6,757</u>

The company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 March 2019

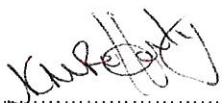
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2019 in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for:

- (i) ensuring the company keeps accounting records which comply with sections 386 and 387 Companies Act 2006; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of its financial year and of its profit and loss for the financial year in accordance with sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements.

These financial statements are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Trustees on January 6th, 2020 and signed on their behalf by:


.....
Kevin Michael Rafferty
Treasurer

Notes to the financial statements for the year ended 31 March 2019

1. Accounting policies

a. Basis of preparing the financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Companies Act 2006.

In 2016/17 Tadley Citizens Advice Bureau (also known as Tadley CA) changed its accounting policy towards the recognition of the deficit of the Hampshire County Council Defined Benefit Pension Fund.

Tadley CA meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless stated in the relevant accounting policy note.

b. Income

i) Grants receivable

Grants made to finance the activities of Tadley CA are credited to the income and expenditure account in the period to which they relate.

ii) Bank interest

Bank interest is included in the income and expenditure account when receivable.

iii) Other income

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included when due.

iv) Gifts and Intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the directors' report.

Notes to the financial statements for the year ended 31 March 2019

c. Expenditure

All expenditure is accounted for on an accrual's basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Where such costs relate to more than one functional cost category they have been allocated to activities and funds on a basis consistent with the use of the resource.

d. Fixed assets and depreciation

Tadley CA does not capitalise office furniture and equipment, including computer equipment, unless the value exceeds £5,000. Costs are written off against income in the year of purchase.

e. Debtors

Debtors are recognised at the settlement amount due after any trade discount offered.

f. Creditors

Creditors are recognized where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognized at their settlement amount after allowing for any trade discount due.

g. Restricted funds

Income received for the restricted purposes is included in separate restricted funds against which appropriate expenditure is allocated.

h. Pension

In previous years Tadley CA had paid in to the Hampshire County Council final salary pension scheme. This is a defined benefit scheme and was found to be underfunded. The deficit on this scheme has required Tadley CA to continue to pay a fixed amount of £5,200 per annum in 2018/19.

The Assets of the Scheme are held separately from those of the CA, the CA being a participating body in the Hampshire Pension Fund.

This liability may be activated through withdrawal from membership of the scheme. We attend regular meetings to keep abreast of implications and developments.

The last remaining member left the scheme in September 2018. Final settlement agreement confirmed payable in 2019 with the remaining written off reducing staff costs.

A stakeholder pension scheme is also available.

Notes to the financial statements for the year ended 31 March 2019

i. Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases. The charity has taken out a lease which terminates in 2020. Currently, the majority of this rent is covered by an amount of grant received from the landlord.

j. Irrecoverable VAT

The charity is not VAT registered and therefore does not charge or reclaim any VAT.

Notes to the financial statements for the year ended 31 March 2019

2 Income

	Unrestricted	Restricted	2019	2018
	£	£	£	£
a) Donations and legacies				
Donations	1,607	-	1,607	5,822
Gift Aid	260	-	260	983
	<u>1,867</u>	<u>-</u>	<u>1,867</u>	<u>6,805</u>
b) Charitable Activities				
Local Authority & Parish Grants	60,146	-	60,146	63,480
Other Income	30,747	46,438	77,185	49,679
	<u>90,893</u>	<u>46,438</u>	<u>137,331</u>	<u>113,159</u>
c) Other Trading Activities				
Fundraising activities	<u>9,043</u>	<u>-</u>	<u>9,043</u>	<u>521</u>

Notes to the financial statements for the year ended 31 March 2019

3 Expenditure

Note

	Unrestricted	Restricted	2019	2018
	£	£	£	£
b) Charitable Activities				
Staff costs including staff travel	64,231	32,356	96,587	86,247
Defined Benefit Pension Scheme	13 (82,750)		(82,750)	
Subscriptions	3,304	-	3,304	3,216
Support and Governance costs	37,345	156	37,501	30,643
	<u>22,130</u>	<u>32,512</u>	<u>54,642</u>	<u>120,106</u>
c) Support costs				
Premises	16,215	-	16,215	15,060
Administration	17,994	156	18,150	10,343
Other				1,848
Governance costs included in Support costs				
AGM	276	-	276	170
Independent Examination	1,950	-	1,950	1,764
Pension Liability Report	498	-	498	1,458
Other governance	412	-	412	-
Total Support	<u>37,345</u>	<u>156</u>	<u>37,501</u>	<u>30,643</u>

Notes to the financial statements for the year ended 31 March 2019

4 Net income (expenditure) for the year

	2019	2018
	£	£
This is stated after charging		
Premises rent	13,986	13,542
Photocopier	1,075	821
Independent Examiner's remuneration:		
- current year	1,950	
- prior year	-	1,764

5 Information regarding employees

	2019	2018
	£	£
Wages and Salaries (including recharge from Basingstoke CA for shared staff)	85,227	77,063
National Insurance Costs	342	650
Pension costs	3,363	5,888
Defined Benefit Pension Scheme – legacy charges	4,050	1,000
Increase/(decrease) Defined Benefit Scheme	(82,750)	-
	<u>10,232</u>	<u>84,601</u>

The Key Management Personnel of Tadley CA comprise of the Trustees, the Chief Executive and the senior management team. Total amounts paid in respect of the Key Management Personnel comprise of £19,988 (2018: £24,264).

No employee earned over £60,000.

	2019	2018
	Headcount	Headcount
The average number of employees was:		
Charitable Activities	9	10

6. Trustee Remuneration and Expenses

Trustee indemnity insurance was purchased at a cost of £103 (2017/18 £151)
No Trustees' expenses were paid in the year (2017/18 £0).

Tadley CA paid £1,830 in the year ended 31 March 2019 for various insurance services, including professional indemnity cover (2017/18 £1,817).

There were no related party transactions in the period.

Notes to the financial statements for the year ended 31 March 2019

7. Creditors – amounts falling due within one year

	2019	2018
	£	£
Accruals	1,950	1,764
Pension provision	-	99,000
Pension – Transferred out payment inc expenses	16,250	-
Other creditors	36	115
	<u>18,236</u>	<u>100,879</u>

8. Pension provision

Tadley and District Citizens Advice Bureau is part of the Hampshire County Council defined benefit pension fund. This pension fund is part of the Local Government Pension Scheme (LGPS).

The fund is no longer open to new members and the nature of the LGPS requires the Employer and its employees to pay contributions in to the fund, calculated at a level intended to balance the pension liabilities with invested assets.

The assets of the scheme are held separately from those of Tadley CA, the CA being a participating body in the Hampshire County Council Pension Fund.

The liability may be activated through withdrawal from membership of the scheme if Tadley CA no longer has employees participating in the scheme.

The last member of the scheme transferred out in September 2018 and the liability including expenses has been confirmed as £16,250 payable in 2019/20.

9. Analysis of net assets between funds

	General Funds 2019 £	Restricted funds 2019 £	Total Funds 2019 £
Current assets	98,366	20,414	118,780
Creditors: Amounts falling due within one year	(18,236)	-	(18,236)
Net assets	<u>80,130</u>	<u>20,414</u>	<u>100,544</u>

Previous Year Comparatives

	General Funds 2018 £	Restricted funds 2018 £	Total Funds 2018 £
Current assets	94,547	13,089	107,636
Creditors: Amounts falling due within 1 year	(100,879)	-	(100,879)
Net assets	<u>(6,332)</u>	<u>13,089</u>	<u>6,757</u>

Notes to the financial statements for the year ended 31 March 2019

10. Movement in Funds

	At 01/04/2018	Income	Expenditure	Transfers	At 31/03/2019
	£	£	£	£	£
Restricted Funds					
Burghfield Outreach*	3,180	-	(1,030)	(200)	1,950
Community Care	2,539	11,000	(6,426)	(2,400)	4,713
Rotary CC	963	3,500	(4,839)	0	(376)
Macmillan*	4,764	16,740	(16,260)	(1,000)	4,244
Evening*	1,643	4,700	(2,488)	(950)	2,905
Foodbank Outreach	-	1,700	-	-	1,700
HHUC	-	5,980	(1,469)	(750)	3,761
UC HTC	-	2,818		(1,301)	1,517
Total Restricted Funds	<u>13,089</u>	<u>46,438</u>	<u>(32,512)</u>	<u>(6,601)</u>	<u>20,414</u>
Total Unrestricted Funds	<u>(6,332)</u>	<u>101,991</u>	<u>(22,130)</u>	<u>6,601</u>	<u>80,131</u>
Total Funds	<u>6,757</u>	<u>148,429</u>	<u>(54,642)</u>	<u>0</u>	<u>100,545</u>

11. Purposes of Restricted Funds

Burghfield

A project supported by a donation from Burghfield Parish Council. Advice is offered on a Monday morning using a room donated by Burghfield Village Hall.

Community Care

A fund to provide a Community Care Service using a paid specialist benefits caseworker to vulnerable people in the area - this includes a substantial number of home visits. Funded primarily by a grant from Turbary Allotment Trust.

Macmillan

A restricted fund provided by Citizens Advice Hampshire to provide advice for cancer sufferers and their carers offering hospital outreach appointments and home visits.

Notes to the financial statements for the year ended 31 March 2019

Evening

A project funded in previous years by the Big Lottery and Hampshire County Council, but currently fully funded by Henry Smith Charity. The aim is to increase channels of access for people, encouraging consistency of advice delivery.

Rotary CC

A fund to provide a specialist benefits caseworker to specifically help vulnerable and mental health clients who are appealing their benefit decisions. The caseworker will help with submissions and provide support to them in court. Funded by grants from Rotary Club of Basingstoke.

Foodbank Outreach

A fund to provide support to people making use of the local foodbank.

Universal Credit Help to Claim

A fund from central government, through CitA to provide support to people registering their first Universal Credit Claim.

Universal Credit Clinic

A weekly session, funded by Helping Hands of Tadley, to provide support to clients with ongoing issues with their Universal Credit claim.

12. Leases

Total financial commitments under non-cancellable operating leases:

	2019	2018
	£	£
Falling due within one year	13,065	13,065
Falling due 2-5 years	22,864	35,929
	<u>35,929</u>	<u>48,994</u>

13. Going Concern

We draw to your attention to the negative unrestricted reserves of £6,332 carried forward from 2017/2018. This was caused by the change in accounting policy and the inclusion in the accounts of the liability to Hampshire County Council for Tadley CA's share of the deficit on the defined benefit pension scheme, which led to a restatement of the opening reserves of £83,000, an additional cost of £15,000 being recognised in the accounts for 2016/17 and a further £1,000 additional provision required for 2017/18.

The transfer out of the last remaining member on the defined benefit pension scheme in September 2018 triggered its closure and a crystallisation pension liability of £16,250 (inclusive of directly attributable expenditure costs) payable in 2018/19 together with the restatement of the remaining £82,750 creating a positive unrestricted reserve.

Notes to the financial statements for the year ended 31 March 2019

14. Comparatives for previous years

Statement of financial activities for the year ended March 2018 incorporating the Income and Expenditure Account

	Unrestricted funds £	Restricted funds £	Total funds 2018 £
Income			
Donations and Legacies	6,805	-	6,805
Charitable Activities	82,787	30,372	113,159
Other Trading Activities	520	-	520
Investment Income	66	-	66
Total Income	<u>90,178</u>	<u>30,372</u>	<u>120,550</u>
Expenditure			
Charitable activities	<u>98,365</u>	<u>21,741</u>	<u>120,106</u>
Total Expenditure	<u>98,365</u>	<u>21,741</u>	<u>120,106</u>
Net income (expenditure) before transfers	(8,187)	8,631	444
Transfers between funds	6,824	(6,824)	-
Net movement in funds for the year	(1,363)	1,807	444
Fund balances brought forward 2017	(4,969)	11,282	6,313
Balances carried forward 2018	<u>(6,332)</u>	<u>13,089</u>	<u>6,757</u>