BRENT CITIZENS ADVICE BUREAUX

England & Wales · Charity number 1049632

Details

Other names	BRENT CAB
Status	Registered
Legal form	Charitable company
Company number	03091835
Registered	1995-10-06
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Brent 270-272 High Road London NW10 2EY
Phone	02084381213
Email	ca.brent@cabrent.org.uk
Website	www.citizensadvicebrent.org.uk

Activities

Objects: To promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the London Borough of Brent and surrounding areas.

Activities: Provide the advice and information people need for be problems they face and improve the policies and practices that affect people's lives.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups, The General Public/mankind

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Geography

- **Area of benefit:** LONDON BOROUGH OF BRENT
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-01	£875,338	£760,891	£693,622	18
2024-04-01	£237,075	£865,970	£579,175	16
2023-04-01	£784,541	£769,518	£678,040	18
2022-04-01	£1,129,489	£1,148,481	£663,017	27
2021-04-01	£1,236,542	£1,155,375	£682,009	29

Trustees

Name	Role	Appointed
Annemari Suranthi De Silva		2025-08-13
Bridget O'Donovan		2025-09-15
Christine Fogg		2024-10-23
David Boxall		2023-07-13
Florence Rankin		2024-01-17
Helen Glasson		2018-11-26
James Johnston		2025-03-01
Julie Hawkins		2024-08-01
Louisa Martin		2017-09-25
Pierrick Roger		2025-03-01
Robert Simon Roscoe		2020-02-25

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BRENT CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1049632

Accounts

Docusign Envelope ID: 9F3E9779-E87B-40DC-A37F-E50910A6E4E8

Company registration number: 03091835
Charity registration number: 1049632

BRENT CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

BREBNERS
Chartered Accountants & Statutory Auditor
130 Shaftesbury Avenue
London
W1D 5AR

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BRENT CITIZENS ADVICE BUREAUX

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BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2025

REFERENCE AND ADMINISTRATIVE DETAILS

The Trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025. The financial statements have been prepared in accordance with the accounting policies set out on page 28 and comply with the Companies Act and applicable law.

The Trustees' Report includes the Directors' Report as required by company law.

Charity Registration Number	1049632
Company Registration Number	03091835
	The charity is incorporated in England and Wales.
Chair	Helen Glasson, Chair and Trustee
Chief Executive Officer	Raj Kapoor
Trustees	Helen Glasson, Chair and Trustee
	Louisa Martin, Treasurer
	Mabel Sumner (ceased 8 May 2024)
	Linda Lam (ceased 26 September 2024)
	Robert Roscoe
	Mohammed Inham Hassen (ceased 11 May 2024)
	Frances Hutchinson (ceased 23 July 2025)
	David Boxall
	Julie Norah Hawkins (appointed 1 August 2024)
	Flo Rankin (appointed 10 May 2024)
	Pierrick Roger (appointed 1 March 2025)
	Christine Alexandra Fogg (appointed 20 December 2024)
	James Johnston (appointed 1 March 2025)

The following Trustees were appointed after the financial year end:

Annemari Suranthi De Silva (appointed 13 August 2025)
Bridget O'Donovan (appointed 15 September 2025)

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BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2025

Registered Office	270-272 High Road London NW10 2EY
Bankers	National Westminster Bank Plc Park Royal Branch 1 Abbey Road London NW10 7RA
Auditor	Brebners Chartered Accountants & Statutory Auditor 130 Shaftesbury Avenue W1D 5AR

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BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2025

1. VISION, MISSION OBJECTIVES AND VALUES

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit and in particular to its supplementary public benefit guidance.

Brent Citizens Advice Bureaux ('CAB' or 'the Charity') prides itself on being a dynamic, responsive organisation, providing high-quality advice and information for the full benefit of Brent residents.

1.1 The vision and mission of the Charity is:

1.2 Vision: We envision a fairer, safer Brent where local people face fewer challenges and are empowered to address their own problems through our advice, support and guidance, and our influencing of initiatives to help alleviate the impact of wider structural challenges in society.

1.3 Mission: We provide free, confidential, impartial, independent, quality advice and guidance to support the local community with the knowledge and confidence to thrive; and we seek to influence the policies and practices affecting their lives.

1.4 We will deliver this through six key strategic objectives:

1. Service: Offering an agile and responsive service to support the lives of those in the community across housing, welfare, employment, immigration, benefits, money and debt challenges.

2. Culture: Driving a community focussed environment where individuals feel able to speak up, challenge and contribute to the overall mission of the organisation.

3. Our people: Recruit, develop and retain a highly skilled, creative and engaged workforce committed to the values of the organisation.

4. Governance: Managing our resources and governance ethically, effectively and efficiently to enable the delivery of the overall organisational mission.

5. Advocacy and influencing: Using local intelligence and case studies to contribute to the influence of local and national policies through the national Citizens Advice, local Government, national Government and wider influential bodies.

6. Relationship building: Strengthening ties with national Citizens Advice and partner organisations to broaden our service offering, attract new funding, strengthen local and national resilience, and drive wider positive outcomes.

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1.5 Underpined by six core values:

1. Respect and integrity: We act ethically and transparently in the way we conduct our services and treat all employees, clients and stakeholders with dignity, consideration and understanding.

2. Passion: We are passionate about the work we do and are committed to making a positive impact on society. We have a strong sense of public purpose that drives our work and ensures that our clients receive the right information and advice at the right time, to help them make informed, confident decisions.

3. Ambition: We are ambitious in our vision and are committed to positive change. To achieve this, we are bold when making decisions and challenging conventional thinking, and we use available evidence and sound judgement to do this.

4. Creativity: We foster and sustain an environment which is inclusive, innovative, problem-solving, adaptable and flexible as to how issues are solved. From this, we gain greater knowledge and confidence in our abilities to enhance our individual and collective performances and to deliver a high-quality service to our clients to secure the best possible outcomes.

5. Excellence: We challenge ourselves to strive towards excellence, embracing continuous improvement and constantly learning from our collective experience. We take responsibility for our decisions and actions and, together, we are helpful, supportive and motivated to work at our best.

6. Diversity and Inclusion: CAB promotes equity, diversity and inclusion contributing to a rich and dynamic workplace, fostering innovation and employee well-being.

2. ACTIVITIES

The Charity has the general aim of contributing to the quality of life of the 344,521 residents (2023 ONS estimate) of the borough of Brent through the provision of free, independent, impartial and confidential advice. High demand levels for our service continue, whether delivered in-person, remotely by telephone or electronically.

Our advice covers the spectrum of issues facing modern society. Our interventions frequently have a significant impact on our clients' lives. Our aim always is to ensure our clients have a better understanding of their legal position and greater confidence to assert their rights appropriately in future. Fulfilling this aim has been tested to the full as national social, economic, and political change has impacted the borough via a cost-of-living crisis.

The Trustee Board acknowledges the inherent challenges but recognises that to continue to provide a relevant service in the modern era, we must embrace change, adapt and be alert for fresh opportunities to sustain and develop the vital role the Charity performs.

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2.1 Overview

The year ending 31 March 2025 saw the end of year two of the Information, Advice and Guidance service contract ('the IAG contract') with London Borough of Brent. CAB was successful in winning this contract for a further 2 years.

The IAG service contract is significantly different to the previous contract and currently makes up 59% of total funding, which is less than in previous years. It is important for CAB to continue to develop new income sources, diversify its income stream and ensure long term financial sustainability.

2.2 Our objectives for 2024/25 were focused around three key pillars

2.2 1 Collaboration

We use the evidence provided by our clients and service users to strengthen our influence, shaping research and campaign activities that improve policy and practice, and help prevent systemic failures. Wherever possible, we partner with other agencies and organisations to deepen our understanding and maximise the impact of our work.

2.2.2 Service

At Citizens Advice Brent, we are focused on making it easier for people to access the advice they need by delivering a multi-channel service that is inclusive, accessible, and responsive to the changing needs of our communities.

Our face-to-face services are delivered in a welcoming, well-equipped, and purpose-designed environment that supports dignity and comfort. In line with our commitment to accessibility, we introduced new opening hours to better reflect the needs and preferences of the people we serve.

2.2.3 Income generation

Citizens Advice Brent aims to continue strengthening its financial sustainability and position itself as the first choice for funders and commissioners. In the year ending 31 March 2025, we successfully increased our income and enhanced our financial resilience. We remain committed to diversifying our funding portfolio and exploring innovative approaches to income generation to ensure long-term stability.

As an organisation where staff and volunteers feel valued and motivated, we will continue to foster a collaborative, inclusive, and forward-thinking culture - one that evolves in step with the changing needs of our clients and communities.

2.3 The summary below highlights the multi-faceted role of CAB, emphasising its efforts in advocacy, partnership, and education, all while facing challenges related to funding and resource allocation. The key points are as follows:

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2.3.1 Advocacy and Influence

• **Use of Client Information:** CAB uses anonymised client experiences to inform local and central government about the impacts of legislative, economic, and social changes on Brent residents.

• **Policy Evidence:** CAB submits social policy evidence forms and responds to Citizens Advice's monthly Network Panel surveys to influence research and campaign agendas.

• **Emerging Issues:** CAB identifies and highlights emerging issues affecting Brent residents and campaigns for necessary changes through its role as borough thematic lead on information, advice and guidance.

2.3.2 Partnerships and Campaigns

• **Collaboration:** CAB leads the Information, Advice and Guidance thematic group in Brent, partnering with other advice agencies and stakeholders to campaign for and promote local change.

2.3.3 Challenges

• **High Demand and Funding Pressures:** Citizens Advice Brent faces the challenge of sustaining high-quality services amidst significantly increasing demand and intense competition for funding across the voluntary sector. Recruiting and retaining skilled staff in this environment remains difficult, requiring innovative approaches to workforce development.

• **Volunteer Development:** To address these pressures, CAB is investing in bringing volunteers up through the ranks, providing training and progression opportunities so they can transition into paid roles where possible. This approach not only helps meet rising demand but also strengthens organisational resilience.

• **Council Support:** Despite wider resource constraints, the London Borough of Brent continues to support and encourage CAB's work, recognising its vital role in the community.

2.3.4 Educational Role and Volunteer Programme

• **Empowering Clients:** Central to CAB's work is educating clients to better control their lives through easy access to necessary information.

• **Volunteer Training:** CAB recruits and trains local volunteers through a rigorous yet supportive program led by the Officer Manager.

• **Employment Outcomes:** Most volunteers secure paid work in various careers due to the skills acquired during their training, contributing positively to the local economy.

In summary, CAB in Brent is dedicated to advocacy, education, and collaboration, striving to adapt and maintain service quality despite financial and resource constraints. Its efforts in training volunteers and engaging with policy change are particularly noted and supported by the local council.

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3.0 BOROUGH OVERVIEW

3.1 Brent - Deprivation, Diversity & Health Overview

Brent is one of the most diverse and densely populated boroughs in England, with 344,521 residents (2023 Census/Brent Council stats 2023), an 11% increase since 2011. The borough's population density of 8,164 people per km² ranks 14th highest in England and Wales.

3.1.2 Diversity & Language

Brent's rich cultural mix is one of its greatest strengths:

• 65% of residents are from Black, Asian or other minority ethnic backgrounds (2nd highest in England and Wales).
• 56% were born outside the UK - the highest proportion nationally.
• Over 90 languages are spoken locally; 34% use a main language other than English (2nd highest nationally).
• 8% report limited English proficiency (3rd highest nationally).
• In 20% of households, no one speaks English as their main language - the highest rate in England.
• Brent also has a younger population compared to neighbouring areas, with 50% more 20-40-year-olds and 33% fewer older residents.

3.1.3 Deprivation

Despite its strengths, Brent faces significant socio-economic challenges:

• High levels of long-term unemployment, low incomes, and reliance on benefits.
• Around one-third of children live in low-income households; one-fifth live in single-adult households.
• 19% of neighbourhoods are among the 20% most deprived in England.

3.1.4 Health Inequalities

Health outcomes vary sharply across the borough:

• Life expectancy differs by up to 9 years for women and 11.7 years for men depending on location.
• Higher-than-average rates of diabetes (8.6% vs 7.3% nationally), cardiovascular disease mortality (267.2 vs 230.4), and mental health diagnoses (1.15% vs 0.95%).

3.1.5 Impact of COVID-19

Between March and June 2020, Brent recorded the highest COVID-19 mortality rate in England - 216.6 deaths per 100,000 people - highlighting deep-seated inequalities.

3.1.6 Responding to Change

Brent's diversity and growth present opportunities alongside challenges. Targeted, equitable public health, advice, and community support strategies - alongside flexibility to adapt to changing needs - are essential for improving outcomes and reducing inequality.

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3.2 CATEGORY OF ENQUIRIES AND CLIENT BASE

The level of demand has remained high. In 2024/25, Citizens Advice Brent (CAB) assisted just under 6,000 individual clients, including those supported through quick client contacts, and dealt with a total of 17,484 issues, which represents a 20% increase compared to 2023/24. However, the headline figures alone do not adequately reflect the complexity of many of the cases resolved. A significant proportion of matters required substantially more time and specialist effort from the advice team, given their challenging and multifaceted nature. This increase in demand can be attributed, in part, to the continued persistence of high inflation, largely driven by elevated energy costs, and the ongoing cost-of-living crisis, which shows no sign of abating.

Consequently, CAB has had to regularly update and maintain training of all paid staff and volunteers in supporting clients with managing their energy bills, helping clients with deficit budgets to reduce non-priority expenditure and maximise their income, as well as the changes to other categories of our work. Our team at CAB has also been instrumental in training advisers in other organisations through Advice First Aid training - a free one-day, introductory course delivered in person by a Citizens Advice expert aimed at frontline volunteers and staff in non-advice roles. CAB also delivered several other training presentations, including those on Council Tax Support Hardship Funds Applications, Energy Advice, Disability and Health-Related Benefits, and Benefits for Carers, to support various organisations and stakeholders in the community.

The data shows that CAB USP remains our expertise in social welfare law issues. As reflected in the top 5 issues CAB dealt with this financial year. The continued high demand for advice was in the areas of Housing, Welfare Benefits/Universal Credit, Debt, Utilities & Communications, Immigration and Employment, accounting for 78% of all enquiries, underscoring the significant impact of our services in these areas within the community.

This is further evidenced by the total income gains (only where new or increased benefit/universal credit awards were made for clients during the year), across all services of £4.5m, which more than doubled last year's income gain for residents. During the same period, we successfully supported service users managed or secured debt write-offs totalling £1.9m, with full or partial debt write-off accounting to 51% of the total, an increase of 5% compared to 2023-24.

The proportion of clients from Black, Asian, and other minority ethnic backgrounds increased by 2%, from 74% to 76% this year, reflecting our ongoing commitment to diversity and inclusion. Meanwhile, White British and 'White Other' clients accounted for 23% of all clients seen, a further 3% decrease compared to last year, reflecting the changing makeup of the clients we serve.

Additionally, 44% of our clients have a disability or long-term limiting health condition, a 3% increase compared to 2023-24. Women represented 57% of our clients - the same as the previous year.

The majority of our clients (81%) are aged between 25 and 64, reflecting a 3% increase from the previous year's high of 84%. Clients under 25 and over 65 made up 3% and 14% of our clients, respectively, an overall 1% increase this year.

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CAB shop-front premises on the Willesden High Road, with a bus stop outside the door, make us a visible and accessible resource for our clients across and outside the borough. 47% of residents using CAB services live within the 5 closest wards surrounding CAB's location - Willesden Green, Stonebridge, Dollis Hill, Harlesden & Kensal Green, Roundwood and Tokyngton; and 65% lived in the 10 most deprived wards, which included 4 of the 5 closest wards to CAB's main office.

Our staff and volunteers continue to reflect the rich diversity of the community we serve. Among our staff, 74% of Citizens Advice Brent's workforce come from Black, Asian, and Minority Ethnic (BAME) backgrounds, with the following breakdown: Black Caribbean/Black African (32%), Asian (37%), Arab (5%), Irish (0%), White British/English (11%), and White Other (16%).

Similarly, our volunteers represent a wide range of ethnicities, strengthening trust and connection with the local community. This year, 69% of our volunteers are from BAME backgrounds: Asian communities make up 30% (including Indian, Pakistani, Bangladeshi, Chinese, and Other Asian backgrounds), Black communities account for 26% (African, Caribbean, and Other Black), while Arab and other ethnic groups represent around 9%. Volunteers identifying as Mixed backgrounds make up 4%. White volunteers, including British, Irish, and Other White, comprise 20% of our volunteer base, with a small proportion (4%) choosing not to disclose their ethnicity.

4. SERVICES

4.1. Information, Advice and Guidance Service Contract

Delivering Information, Advice and Guidance in Brent

Following a successful bid, Citizens Advice Brent has now completed the second year of its four-year contract with Brent Council to deliver Information, Advice and Guidance (IAG) services to local residents. The contract, which began in December 2022, runs for an initial two-year period with the option of two additional one-year extensions (2+1+1). Annual funding for the service currently stands at £489,000.

Our experience consistently demonstrates that investment in advice services delivers real value to the Council. Through early intervention and timely support, we help prevent costly demands on statutory services. This impact is clearly reflected in the positive outcomes and income gains we secure for Brent residents.

We are a specialist organisation with expertise across the full spectrum of social welfare law, including Welfare Benefits (including Universal Credit), Housing, Employment, Debt, Relationships & Family, and Immigration.

Our commitment to excellence is recognised through the Advice Quality Standard (AQS), which we hold across all of these areas. In addition, in recognition of the high quality and depth of our casework, we hold a 3-year AQS Casework Accreditation in Welfare Benefits, Debt and Housing, valid until February 2027. This accreditation is an independent testament to the quality, scope and robustness of our services, assuring clients and partners alike of our consistently high standards.

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4.1.1 Family Wellbeing Centres (FWCs)

Under our current IAG service contract - as with our previous primary advice contract with Brent Council - we continue to deliver advice services at all eight Family Wellbeing Centres (FWCs) across the borough.

Parents of children under 18 who are registered with the Centres and require social welfare advice are offered appointments to speak with a CAB adviser, either in person or by phone.

The financial year 2024/25 saw substantial improvements compared to 2023/24, with advice requests rising by 23% from 1,402 to 1,726. CAB supported 1,467 families with 2,644 issues, a 4% increase from the previous year. The most pressing challenges remained housing (including conditions and affordability), welfare benefits (inclusive of Universal Credit), and debt, reflecting the continuing impact of the cost-of-living crisis.

Through its cash-first approach, CAB delivered tangible and substantial outcomes: securing £1.3m in financial gains for 569 families, writing off or reducing £224,343 of debt for 230 families, and securing or clarifying immigration status for 291 families and their dependents. CAB also helped prevent or relieve homelessness for 201 families, advised 127 parents on employment matters, and referred 107 families to other support services. These achievements reflect CAB's vital role in tackling poverty, promoting stability, and improving the quality of life for families across the community.

4.1.2 Brent Hubs & Other Co-locations

As part of the primary contract with the LLB, CAB delivers IAG services across Brent, primarily at four Hubs in Harlesden, Kilburn, Willesden and the Civic Centre (Wembley). In 2024/25, the service received 5505 advice requests and dealt with 13,209 individual issues. The top five presenting issues were Welfare Benefits, Housing, Universal Credit, Debt and Utilities & Communications, reflecting the continuing pressures of the cost-of-living crisis. The service was also provided via CAB Adviceline and digital channels. Additionally, Levels 2 and 3 of the IAG service were delivered from the CAB Main Office as part of the co-location strategy. Under the home visits element of the contract, and notwithstanding the persistent challenges posed by its resource-intensive nature and delivery logistics, CAB was able to support 182 homebound Brent residents.

Overall, the IAG service at Brent Hubs & Other Co-locations generated £2.5m in income gains for Brent residents.

4.1.3 Advice First Aid Training

CAB delivered Advice First Aid (AFA) training to several frontline staff and volunteers, typically in non-adviser roles, across 4 AFA training sessions hosted by the Latin American House. Organisations that benefitted from the training include - Sufra NW London, SAAFI, Brent Health Matters, Brent Foodbank (formerly Trussell Trust Foodbank), Kilburn Coop, Age UK Hillingdon, Harrow & Brent, and Brent Council staff (Turning Point) and Office of the Mayor of London.

4.1.4 Complaints

We received seven complaints in this period. We consider complaints a vital part of evaluating and improving our service. Therefore, we actively promote and encourage residents who, for whatever reason, are unhappy with the service they received from us to raise their issue directly with us. Four of the seven issues raised related to access issues, as an increasing number of residents want us to provide a drop-in IAG service at our main office rather than requesting advice from us at the numerous outreach centres we attend.

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5.0 SPECIALIST SERVICES FUNDED BY PARTNERS

5.1 National Lottery Community Fund

This funding enabled the employment of a new adviser able to provide immediate assistance to clients with housing, welfare benefits, employment, and debt issues at our Head Office on Willesden High Road.

5.2 Greater London Authority - Advising Londoners Project (formerly Crisis Prevention Project)

In its third year, this project is a collaboration of 20 London Citizens Advice charities and includes various roles such as Crisis Prevention Advisers and Specialist Welfare Advisers. The initiative, which partners with the London Legal Support Trust, aims to support Londoners facing cost-of-living challenges through outreach advice, community group referrals, and crisis prevention. In Brent, services are provided from the main office and Kensal Rise Library.

5.3 Propel and London Legal Support Trust

Funded by the Propel 'Robust Safety Net' stream, this project aims to develop a sustainable advice sector workforce embedded in disadvantaged communities. It includes employment pathways for trained advisors, ensuring ongoing support for marginalised groups. Through this project, CAB managed to secure funding to employ an adviser on a fixed-term post for 12 months.

5.4 Brent Foodbank Collaboration

Brent Foodbank is part of a nationwide network of food banks providing emergency food and support to people locked in poverty. Working in partnership, Citizens Advice Brent provides up to 28 hours of support per week at two Brent foodbank locations: Neasden and Kingsbury, aiding those in need with various issues, including welfare benefits, housing and consumer issues.

5.5 Debt-Free Advice

The Debt Free Advice service, funded by the Money and Pensions Service (MaPS), is a pan-London initiative led by Toynbee Hall and involves 23 participating organisations, including Citizens Advice Brent.

In 2024/25, CAB opened 459 new cases, achieving 96% of its client volume target, despite one of the two senior debt advisers being on maternity leave for a significant period. This strong performance was formally recognised and praised by the DFA's Head of Grants. The achievement reflects both the dedication and resilience of advisers and the effective management and support provided to ensure successful contract delivery.

During the year, the CAB DFA debt team handled combined problem debts of £4.9m, representing a 5% increase on the previous year. Having successfully delivered the previous contract, which concluded on 31 March 2025, CAB has now been awarded a new DFA contract, running until 31 March 2026, ensuring continuity of vital debt support for the community.

5.6 Energy Advice Project

Working in partnership with national Citizens Advice via the Energy Advice Programme (EAP), Citizens Advice Brent provides one-to-one energy advice appointments to clients who are in or at risk of fuel poverty. Energy advice includes advice on energy efficiency, income maximisation and energy grants with the aim of reducing bills.

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5.7 John Fisher Free Legal Advice Service

The service was established in memory of John Fisher, who contributed significantly to Citizens Advice Brent. The project is now in its 24th year and is now generously supported by Clyde & Co LLP. This international law firm has been funding a coordinator to service our Honorary Legal Advice (HLA) sessions since the project started in December 2001, and we are indebted to them for their continued support of the project.

The virtual HLA Employment Advice Clinic continues to thrive, with lawyers from Clyde & Co advising clients via video call or telephone, while volunteers (often law students) provide in-person support to ensure continuity and maintain high standards of client care. This hybrid delivery model, developed during the pandemic, has remained essential in widening access to the service and strengthening its reach.

Our HLA legal advice projects continue to have a strong impact across Brent. Between April 2024 and March 2025, the clinics delivered 74 sessions, booked 126 appointments, and supported 98 new clients, alongside additional repeat appointments and referrals to specialist partners. Since their inception, the John Fisher Free Legal Advice Service and Brent Employment Clinic have collectively delivered 1,183 sessions, assisted more than 2,800 clients, and secured approximately £700,000 in financial gains - a testament to the unwavering dedication and expertise of our volunteer lawyers and partners.

5.8 Food Roots Project - Healthy Start

The Greater London Authority has funded Citizens Advice Brent to deliver Healthy Start training to specified food partnerships supported as grantees under GLA's Food Roots Programme.

The overall aims of the funding are to increase awareness and visibility of Healthy Start across food partnerships ('grantees') and Londoners who use their services, including newly trained staff and volunteers who can signpost and support applications and facilitate better links between statutory and voluntary sector work on Healthy Start. Also, to develop a training programme which supports partnerships and their member organisations to increase Healthy Start uptake among the communities they support.

5.9 Park Royal Centre for Mental Health

Pond, Pine, Aspen, Caspian and Shore are adult inpatient wards at Park Royal Mental Health Centre in Brent, providing a safe and therapeutic environment for individuals with acute mental health issues. Since 2004, CAB has been funded to provide an advice service for these inpatients, primarily focusing on welfare benefits, housing, and debt matters. Over the years, a strong relationship has developed between CAB and the Trust, and we hope to further extend this collaboration in the future. In the 2024/25 period, CAB assisted 149 clients at the Centre with a total of 956 issues, marking increases of 13% and 25% from the previous year, respectively. Additionally, the income generated from this assistance rose by 34%, totalling £332,747.

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6.0 COLLABORATIVE EFFORTS AND COMMUNITY IMPACT

With collaboration, one of our three key pillars, working with colleagues from local agencies has become an integral part of our culture at CAB. While there are inherent challenges, such as agencies specialising in services for specific client categories, we believe that collaborating with other organisations enables us to provide clients with more cohesive services.

This approach reduces the risk of failed referrals, delays and confusion for clients who may already be in desperate need of help. In 2024-2025, CAB developed successful working relationships with the Workers' Rights Centre, Northwest London Law Centre, and Kensal Rise Library.

Working with our funders and partners, CAB can:

6.1 Offer Comprehensive Support:

- **Wide Range of Services:** CAB addresses a variety of issues, including debt, benefits, housing, employment, consumer rights, relationships, and taxation.

- **Expert Advisers:** Trained and regulated advisers provide specialized assistance to ensure clients receive the best possible support.

6.2 Provide Outreach and Accessibility:

- **Targeted Outreach:** Services are specifically designed to reach those most in need, such as mental health patients and individuals facing cost of living challenges.

- **Accessible Locations:** Services are delivered through multiple outreach points including mental health wards, food banks, libraries, and hubs across Brent.

6.3 Showcase Collaborative Efforts:

- **Partnerships:** Collaboration with 23 organizations, including the Money and Pensions Service (MaPS), Toynbee Hall, Greater London Authority, and Brent Council, amplifies the effectiveness of our services.

- **Specialised Projects:** Initiatives like the London Citizens Advice GLA Cost of Living Project enhance service delivery and community engagement.

6.4 Demonstrate Impactful Assistance:

- **Financial Benefits:** CAB has generated significant income gains for residents, addressing financial stability and improving quality of life.

- **Practical Support:** Immediate and comprehensive support for over 4,000 clients annually, tackling critical issues such as housing, welfare benefits, and employment.

We continue to demonstrate the value of our work to funders, opinion formers, and policymakers by presenting statistical outcomes that highlight our impact.

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7. MEDIA AND PROMOTIONAL WORK

CAB intends to make greater use of social media and monthly bulletins to reach new and existing clients, community groups, voluntary organizations, councillors, MPs, and the wider public. This presents an opportunity for development over the next 12 months. Additionally, our website will be refreshed and updated to provide residents with internet access and up-to-date information on policy and legislative changes, particularly those affecting benefit entitlements.

8. STAFF DEVELOPMENT AND RECRUITING VOLUNTEERS

With the ending of the pandemic work patterns for staff changed during 2024/2025 with a shift away from home working and telephone advice to more office- based contact and advice, while accommodating flexible working where appropriate. All staff are required to be present in the office a minimum of four days a week. This also reflects the criteria stipulated in the IAG Service Contract awarded by the London Borough of Brent.

Staff and Volunteers are CAB's greatest resource, and their development is vital to maintain a quality service to clients. Staff enhance their skills by attending face-to-face, e-learning, and live/recorded webinars training sessions, regular team briefings and supervision sessions during which they contribute to the process of reviewing performance and raising standards.

The Head of Advice meets regularly with the Advice Supervisor and Office Manager to discuss, review, and share good practices to ensure consistency and efficiency in the delivery of advice service to Brent residents and support the continuous professional development of the advice team, including the advice volunteers.

Volunteers have a vital and increasingly important role in service delivery. The Trustee Board also consists of volunteers who bring a range of skills and experience to the service. Their commitment and contribution are a great asset.

9. FINANCIAL REVIEW:

9.1 Financial challenges

Despite facing significant funding pressures, CAB successfully navigated the 2024/25 financial year through a strategic restructure and careful cost management. Prudent expenditure controls, combined with an effective income generation strategy, resulted in additional income and a stronger financial position than in 2023/24. Looking ahead, our key priorities are to diversify funding sources, reduce dependence on the Information, Advice & Guidance (IAG) Service Contract with the London Borough of Brent, and enhance CAB's long-term financial sustainability.

9.2 Investment powers and policy

The Trustees have continued with investments of funds in higher interest accounts. Under the Memorandum and Articles of Association the charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

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9.3 Reserves policy

The Trustees have examined the Charity's requirements and have established the level of reserves (that is those funds that are freely available) that the Charity ought to have in light of the main risks to the organisation. The aim is to ensure that the organisation retains reserves equivalent to three months of operating expenditure to reflect the Trustees' legal and fiduciary obligations on a going concern basis, for example payment of redundancies or other liabilities; or bridge the funding gaps between spending and receiving resources from funders.

Reserves are also held to cover possible emergencies, for example sustaining operations whilst income generating activities are under way, and to meet the working capital requirements of the organisation to continue the work of the organisation in the event of a significant reduction in funding.

The level of unrestricted reserves at 31 March 2025 were £613,771 (2024: £512,595) , which means the organisation is meeting its aims of holding three months' operating expenditure.

10. PLANS FOR THE FUTURE

Citizens Advice Brent will continue to deliver the core activities outlined in this report, subject to the continuation of satisfactory funding arrangements. The charity faces two major strategic concerns. First, is the need to continue to reduce our reliance on the London Borough of Brent's Information, Advice and Guidance (IAG) Service Contract, which currently represents around 59% of our income. Second, is the increasing impact of the cost-of-living crisis on the communities we serve, which has driven up demand for our services at a time when funding is increasingly constrained.

We are operating in a challenging environment marked by ongoing financial pressures including rising employer costs, reduced availability of grant funding from traditional sources, and cutbacks in public sector support for local voluntary and community organisations. These trends create uncertainty and threaten the long-term sustainability of frontline services.

The Trustee Board commends the progress made this year in maintaining and strengthening our services despite these challenges. However, one of the persistent difficulties facing the entire voluntary sector is the short-term nature of most funding. This presents significant obstacles to long-term strategic planning and investment-particularly as demand for advice and support services continues to rise.

The Trustees remain firmly committed to sustaining a high-quality, accessible, and client-focused service that responds to the diverse and evolving needs of Brent's communities. We will continue to prioritise diversification of income, explore new and innovative funding streams, and build partnerships that enhance service delivery and resilience.

Our regular client feedback surveys continue to demonstrate a high level of satisfaction with our services, reinforcing the critical value placed on Citizens Advice Brent by the people we serve. This endorsement from our community strengthens our resolve to ensure that everyone in Brent has access to the advice and support they need, when they need it most.

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11. STRUCTURE, GOVERNANCE AND MANAGEMENT

11.1 Governing Document

Citizens Advice Brent ("CAB "or "'the Charity ") is a company limited by guarantee, governed by its Memorandum and Articles of Association dated December 2007 and recently updated January 2024. It is registered as a Charity with the Charity Commission.

11.2 Appointment of Trustees

Unless otherwise determined, the number of Trustees shall be no fewer than nine and no more than twenty. Trustees may be:

a) Elected at the Annual General Meeting (AGM), taking office from the conclusion of that meeting

b) nominated by a member organisation

c) co-opted by the Trustee Board,

The combined number of nominated and co-opted Trustees must not exceed one-third of the total Trustee Board.

Appointments of co-opted or nominated Trustees must be made at an ordinary meeting of the Trustee Board and will take effect immediately, unless filling a future vacancy, in which case the appointment will begin when the post becomes vacant.

All elected Trustees retire at the third AGM following their election but may be re-elected. Similarly, nominated and co-opted Trustees retire at the third AGM following their appointment and may be re-appointed.

At the ordinary meeting immediately preceding the AGM, the Trustee Board will:

• Review member organisations and consider applications for representation
• Consider any proposal from an existing Trustee to offer representation to a member organisation

Any such proposal requires approval by at least two-thirds of Trustees present. If approved, the Board will determine the duration of representation and invite the organisation to nominate a Trustee.

In accordance with the Articles of Association:

• The Chair of the Board is nominated and elected at the meeting immediately following the AGM and may serve for a total of six years, subject to re-election at each AGM
• The Honorary Treasurer and Chairs of sub-committees are also nominated and elected at this meeting
• The AGM is held annually in January

The Trustees are committed to ensuring that the composition of the Board reflects the diversity of the community we serve. To broaden the pool of potential candidates, the charity advertises vacancies and specifies the skills and experience sought, both locally and nationally.

To maintain an effective and diverse skill mix on the Board:

• Trustees are asked to submit an annual skills audit
• Where skills are lost due to Trustee retirements, potential candidates are identified and encouraged to put themselves forward for election.

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11.3 Induction and Training of Trustees

New Trustees undergo a structured induction process to ensure they are well-prepared for their role. This includes a briefing on their legal responsibilities under charity and company law, the Charity's Memorandum and Articles of Association, the Trustee Board's governance and decision-making processes, the current business plan, and recent financial performance.

Before formally joining the Board, prospective Trustees are invited to attend a Board meeting and a sub-committee meeting to gain insight into how the organisation operates. During the induction period, they also meet key members of staff and fellow Trustees.

In addition, new Trustees are encouraged to attend a formal induction training event provided by Citizens Advice, which offers valuable context about the role of the national organisation and its relationship with local offices.

All Trustees are encouraged to participate in mandatory and relevant training sessions to support them in fulfilling their duties. They are also invited to attend occasional staff meetings or shadow front-line staff to better understand the day-to-day work and challenges faced by the organisation.

11.4 Organisation

The Trustees are responsible for the overall governance and strategic direction of the charity. The Trustee Board meets five times per year to oversee the charity's operations and ensure compliance with its objectives.

Two sub-committees support the work of the Board:

- Finance, Audit and External Engagement
- People and Operations

Each sub-committee meets four times a year and may convene remotely to ensure flexibility and continuity of oversight.

11.5 Arrangements for Setting Pay and Remuneration of Key Management Personnel

The Trustees consider matters of pay and remuneration through the People and Operations Subcommittee, which makes recommendations to the full Trustee Board.

To ensure fairness and transparency, Citizens Advice Brent uses benchmark data from the national Citizens Advice report on Local Citizens Advice (LCA) salary levels - the most recent of which was published in 2023. This allows the organisation to set salaries that where possible are aligned with those offered by other LCA offices, helping us remain competitive and consistent within the network.

11.6 Risk Management

The Trustees pay close attention to risk management and formally review risks to the organisation at least quarterly. The Board has adopted a comprehensive risk management strategy, which includes:

- A quarterly review of the key risks facing the charity
- The establishment of systems and procedures to mitigate identified risks
- The implementation of measures to minimise the potential impact on the charity should those risks materialise

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This approach ensures that Citizens Advice Brent is well-positioned to manage uncertainties and maintain operational resilience.

12. STATEMENT OF TRUSTEES' RESPONSIBILITIES

Statement of Trustees' Responsibilities

The Trustees (who are also the directors of Citizens Advice Brent for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. In accordance with this requirement, the Trustees have elected to prepare the financial statements in line with United Kingdom Generally Accepted Accounting Practice (UK Accounting Standards and applicable law).

Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including income and expenditure, for the financial year.

In preparing these financial statements, the Trustees are required to:

• select suitable accounting policies and apply them consistently
• observe the methods and principles of the Charities SORP 2019 (FRS 102)
• make judgements and estimates that are reasonable and prudent
• state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
• prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation

The Trustees are also responsible for:

• keeping adequate accounting records sufficient to show and explain the charitable company's transactions and to disclose, with reasonable accuracy at any time, its financial position
• ensuring that the financial statements comply with the Companies Act 2006
• safeguarding the assets of the charitable company and taking reasonable steps to prevent and detect fraud and other irregularities

13.0 Disclosure of information to auditor

Each Trustee has taken all reasonable steps to ensure they are aware of any relevant audit information and to establish that the Charity's auditor is also aware of that information. The Trustees confirm that, to the best of their knowledge, there is no relevant audit information of which the auditor is unaware.

13.1 Reappointment of auditor

The trustee board will discuss the re-appointment of the auditors in accordance with Section 485 of the Companies Act 2006.

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13.2 Small companies provision statement

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The annual report was approved by the Trustees of the charity on 10-Nov-25 and signed on its behalf by:

Helen Glasson
.....
Helen Glasson
Chair and Trustee

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BRENT CITIZENS ADVICE BUREAUX

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

Opinion

We have audited the financial statements of Brent Citizens Advice Bureaux for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

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BRENT CITIZENS ADVICE BUREAUX

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime, and take advantage of the small companies exemptions in preparing the directors' report, and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 18), the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

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Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the Charity and the sector in which it operates, we determined that the principal risks of non-compliance with laws and regulations related to the reporting framework (FRS 102, Companies Act 2006 and the Charities SORP 2019), health and safety legislation and data protection legislation. These risks were communicated to our audit team and we remained alert to any indications of non-compliance throughout our audit.

We understood how the Charity is complying with relevant legislation by making enquiries of management and conducting a review of board minutes. We also considered the results of our audit procedures and to what extent these corroborate this understanding and assessed the susceptibility of the Charity's financial statements to material misstatement. This included consideration of how fraud might occur and evaluation of management's incentives and opportunities for fraudulent manipulation of the financial statements.

We designed our audit procedures to identify any non-compliance with laws and regulations. Such procedures included, but were not limited to, inspection of any regulatory or legal correspondence; inspection of grant documentation and the conditions contained therein; challenging assumptions and judgements made by management; identifying and testing journal entries with a focus on large or unusual transactions as determined based on our understanding of the business; and identifying and assessing the effectiveness of controls in place to prevent and detect fraud.

Owing to the inherent limitations of an audit, there remains a risk that a material misstatement may not have been detected, even though we have properly planned and performed our audit in accordance with auditing standards. We are not responsible for preventing non-compliance with laws and regulations and cannot be expected to detect all instances of non-compliance.

The primary responsibility for the detection and prevention of fraud rests with those responsible for governance and management. The further removed non-compliance with laws and regulations is from the events reflected in the financial statements, the less likely the auditor will become aware of it.

The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment, collusion, omission, misrepresentation or forgery.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

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BRENT CITIZENS ADVICE BUREAUX

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's Trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's Trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

D Bond

.....
Darren Bond (Senior Statutory Auditor)
For and on behalf of Brebners, Statutory Auditor

130 Shaftesbury Avenue
London
W1D 5AR

11-Nov-25
Date:.....

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BRENT CITIZENS ADVICE BUREAUX

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Year ended 31 March 2025	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2025 £
Income and Endowments from:					
Local Authority Grant	3	512,607	-	-	512,607
Grants & Contracts	4	-	-	340,629	340,629
Donations	5	1,597	-	-	1,597
Investment income	6	20,171	-	-	20,171
Other income		334	-	-	334
Total income		534,709	-	340,629	875,338
Expenditure on:					
Charitable activities		(392,092)	-	(368,799)	(760,891)
Total expenditure		(392,092)	-	(368,799)	(760,891)
Net income/(expenditure)		**142,617**	**-**	**(28,170)**	**114,447**
Transfers between funds		(41,441)	-	41,441	-
Net movement in funds		**101,176**	**-**	**13,271**	**114,447**
Reconciliation of funds					
Total funds brought forward		512,595	60,732	5,848	579,175
Total funds carried forward	**19**	**613,771**	**60,732**	**19,119**	**693,622**

The notes on pages 28 to 46 form an integral part of these financial statements.

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BRENT CITIZENS ADVICE BUREAUX

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Comparative Statement of Financial Activities for the Year Ended 31 March 2024

Year ended 31 March 2024	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2024 £
Income and Endowments from:					
Local Authority Grant	3	530,696	-	-	530,696
Grants & Contracts	4	-	-	223,458	223,458
Donations	5	1,087	-	-	1,087
Investment income	6	11,308	-	-	11,308
Other income		556	-	-	556
Total income		543,647	-	223,458	767,105
Expenditure on:					
Charitable activities		(389,824)	-	(476,146)	(865,970)
Total expenditure		(389,824)	-	(476,146)	(865,970)
Net income/(expenditure)		**153,823**	**-**	**(252,688)**	**(98,865)**
Transfers between funds		(188,629)	-	188,629	-
Net movement in funds		**(34,806)**	**-**	**(64,059)**	**(98,865)**
Reconciliation of funds					
Total funds brought forward		547,401	60,732	69,907	678,040
Total funds carried forward	**19**	**512,595**	**60,732**	**5,848**	**579,175**

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 19.

All recognised gains and losses are included in the Statement of Financial Activities.

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BRENT CITIZENS ADVICE BUREAUX

(Registration number: 03091835)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	-	-
Current assets			
Debtors	14	44,259	33,415
Cash at bank and in hand	15	881,116	846,431
		925,375	879,846
Creditors: Amounts falling due within one year	16	(57,120)	(116,526)
Net current assets		**868,255**	**763,320**
Total assets less current liabilities		**868,255**	**763,320**
Provisions	17	(174,633)	(184,145)
Net assets		**693,622**	**579,175**
Funds of the charity:			
Restricted income funds			
Restricted funds		19,119	5,848
Unrestricted income funds			
Unrestricted funds		613,771	512,595
Designated Funds		60,732	60,732
Total unrestricted funds		674,503	573,327
Total funds	**19**	**693,622**	**579,175**

The Financial Statements have been prepared in accordance with the provisions applicable to small companies according to Part 15 of the Companies Act 2006.

The financial statements on pages 24 to 46 were approved by the Trustees, and authorised for issue on 10-Nov-25 ..... and signed on their behalf by:

Helen Glasson
.....
Helen Glasson
Chair and trustee

Raj Kapoor
.....
Raj Kapoor
Chief executive officer

The notes on pages 28 to 46 form an integral part of these financial statements.

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BRENT CITIZENS ADVICE BUREAUX

Statement of Cash Flows for the Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash income/(expenditure)		114,447	(98,865)
Adjustments to cash flows from non-cash items			
Depreciation	7	-	90,057
Investment income	6	(20,171)	(11,308)
		94,276	**(20,116)**
Working capital adjustments			
(Increase)/decrease in debtors	14	(10,844)	293,904
(Decrease)/increase in creditors	16	(22,565)	20,398
(Decrease)/increase in deferred income		(36,841)	26,127
Charged/credited to SOFA		(9,512)	10,576
Net cash flows from operating activities		**14,514**	**330,889**
Cash flows from investing activities			
Interest receivable and similar income	6	20,171	11,308
Net increase in cash and cash equivalents		**34,685**	**342,197**
Cash and cash equivalents at 1 April		846,431	504,234
Cash and cash equivalents at 31 March		**881,116**	**846,431**

All of the cash flows are derived from continuing operations during the above two periods.

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BRENT CITIZENS ADVICE BUREAUX

Notes to the Financial Statements for the Year Ended 31 March 2025

1 CHARITY STATUS

The charity is a company limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the Trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The charity's registration number is 1049632 and its company registration number is 03091835.

The address of its registered office is:
270-272 High Road
London
NW10 2EY

2 ACCOUNTING POLICIES

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

CAB meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The charity has adapted the Companies Act formats to reflect the special nature of the charity's activities.

The financial statements are presented in sterling which is the functional currency of the charity. Amounts within the financial statements are rounded to the nearest £1.

Going concern

The charity is dependent on the continued support of funders. The Trustees believe that the charity will contine to receive support and accordingly consider that it is appropriate to prepare financial statements on a going concern basis. If funding was cut the Trustees believe that the charity's activities, and consequently costs, could be reduced accordingly, and with the current level of unrestricted funds they believe that the charity could continue in operation at a lower level of activity for the foreseeable future. The financial statements do not include the adjustments that would result if the charity was unable to continue as a going concern.

In preparing the accounts, the Trustees have therefore adopted the going concern basis.

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Income

Donations and legacies income received by way of donations and grants is recognised when the charity is legally entitled to the income, certain of receipt and the amount can be quantified with sufficient reliability. Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income is deferred only when the charity has to fulfil conditions or the income relates to future periods.

Investment income arises from interest bearing bank accounts and is recognised on a receivable basis.

Funds

Unrestricted funds comprise accumulated surpluses and deficits on general funds which are available for use at the discretion of the Trustees, in furtherance of the general charitable objectives.

Restricted funds are subject to specific restricted conditions imposed by the donors.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

All the investment income arises from an interest-bearing deposit account.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. All expenditure is categorised as expenditure on charitable activities includes governance costs and support costs. Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets, other than assets under construction, so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
IT & Communication Equipment	25% per annum straight line
Leasehold Improvements	25% per annum straight line

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Debtors

Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Trade and other debtors are recognised at the settlement amount due.

Cash and cash equivalents

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised 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 recognised at their settlement amount after allowing for any trade discounts due.

Provisions

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

Operating lease agreements

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

Pensions

Members of staff who joined prior to 31 October 2000 were eligible to join the Charity's defined benefit managed by the National Association of Citizens Advice Bureaux after the completion of a qualifying period of service. The scheme is a multi-employer pension scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to CAB. In accordance with FRS 102 therefore, the scheme is accounted for as a defined contribution scheme. Contributions to the scheme are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Fixed assets other than freehold land are recorded at depreciated historical cost and all other assets and liabilities are recorded at cost which is their fair value.

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BRENT CITIZENS ADVICE BUREAUX

Notes to the Financial Statements for the Year Ended 31 March 2025

3 LOCAL AUTHORITY GRANT

	Unrestricted funds Total 2025 £	Total 2024 £
London Borough of Brent:		
Brent Debt	28,745	-
General Advice grant	483,862	530,696
Total Local Authority Grants Received	**512,607**	**530,696**

4 GRANTS & CONTRACTS

	Restricted funds Total 2025 £	Total 2024 £
Clyde & Co	30,000	15,000
Brent Health Matters	10,000	-
Park Royal Centre for Mental Health	34,680	34,000
Debt Free London (Formely Capitalise)	91,296	89,452
Propel Project	24,460	2,224
National Lottery Community Fund	16,667	3,333
Energy Advice	12,338	7,875
Trussell Trust	36,438	25,574
GLA - Cost of Living Advice	42,630	46,000
Healthy Start	8,370	-
City Bridge Foundation	33,750	-
Total Restricted Grants & Contracts	**340,629**	**223,458**

5 DONATIONS

	Unrestricted funds Total 2025 £	Total 2024 £
Anonymous Donations	1,597	1,087
	1,597	**1,087**

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6 INVESTMENT INCOME

	Unrestricted funds Total 2025 £	Total 2024 £
Interest receivable and similar income;		
Interest receivable on bank deposits	**20,171**	**11,308**

7 NET INCOME/EXPENDITURE

	2025 £	2024 £
This is stated after charging:		
Audit of the financial statements	8,500	8,400
Depreciation of tangible fixed assets	-	90,056
Operating lease payments	42,692	28,948
	51,192	**127,404**

8 TRUSTEES REMUNERATION AND EXPENSES

No Trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No Trustees have received any reimbursed expenses from the charity during the year.

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9 STAFF COSTS

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	571,948	553,321
Social security costs	52,263	47,615
Pension costs	11,276	33,043
	635,487	**633,979**

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
General Bureau Services	14	12
Projects	4	4
	18	**16**

No employee earned in excess of £70,000 during the year (2024: £65,000).

The charity considers its key management personnel to comprise of one person, the Chief Executive. During the prior year this position was held by two individuals, with no overlap in periods of service. The total aggregate employment benefit for this role was £69,956 (2024: £65,000).

10 AUDITORS' REMUNERATION

	2025 £	2024 £
Audit of the financial statements	8,100	8,100
All other non-audit services	400	300
	8,500	**8,400**

11 TAXATION

The charity is a registered charity and as such is entitled to certain tax exemptions on income and surpluses on trading activities carried on in furtherance of the charity's primary objectives, if these profits and surpluses are applied solely for charitable purposes.

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12 ANALYSIS OF EXPENDITURE

Current year	Staff Costs £	Direct Costs £	Governance & Suppport Costs £	2025 Total £
General Bureau Services	316,285	124	75,682	**392,091**
Projects	319,201	103	49,495	**368,799**
Totals	635,487	227	125,177	**760,891**

Prior year	Staff Costs £	Direct Costs £	Governance & Suppport Costs £	2024 Total £
General Bureau Services	313,103	10,818	65,903	**389,824**
Projects	320,876	89,548	65,722	**476,146**
Totals	633,979	100,366	131,625	**865,970**

Support cost analysis	2025 £	2024 £
Staff travel cost	10,133	8,231
Printing, postage and stationery	2,325	1,574
Telephone and fax	5,974	5,409
Computer expenses	12,719	4,413
Office sundries	2,890	5,326
Insurance	4,225	2,414
Rent and rates	42,692	28,947
Light and heat	(1,245)	25,000
Premises and equipment maintenance	9,053	10,380
Reference material	9,782	8,076
Payroll charges	9,096	11,980
Bank charges	415	408
Total support costs	**108,059**	**112,158**

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Support cost analysis	2025 £	2024 £
Total support costs	**108,059**	**112,158**
Governance		
Legal fees	8,618	5,607
Accountancy fees	-	5,460
Audit	8,500	8,400
Total governance costs	**17,118**	**19,467**
Total support and governance costs	**125,177**	**131,625**

13 TANGIBLE FIXED ASSETS

	IT & Communications £	Leasehold Improvements £	Total £
Cost			
At 1 April 2024	84,539	358,595	443,134
At 31 March 2025	84,539	358,595	443,134
Depreciation			
At 1 April 2024	84,539	358,595	443,134
At 31 March 2025	84,539	358,595	443,134
Net book value			
At 31 March 2025	-	-	-
At 31 March 2024	-	-	-

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14 DEBTORS

	2025 £	2024 £
Trade debtors	34,313	26,025
Prepayments and accrued income	9,946	7,390
	44,259	**33,415**

15 CASH AND CASH EQUIVALENTS

	2025 £	2024 £
Cash at bank	**881,116**	**846,431**

16 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	-	750
Other taxation and social security	15,561	12,375
Other creditors	15,554	15,571
Accruals	21,719	46,703
Deferred income	4,286	41,127
	57,120	**116,526**

Deferred income	2025 £	2024 £
Deferred income at 1 April 2024	(41,127)	(15,000)
Resources deferred in the period	(4,286)	(41,127)
Amounts released from previous periods	41,127	15,000
Deferred income at year end	**(4,286)**	**(41,127)**

Deferred income comprises funds received by the Charity which relate to grants whose conditions for recognition are fully or partially unmet at the year end.

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17 PROVISIONS

	Pension contributions provision £	Dilapidation provision £	Total £
At 1 April 2024	96,145	88,000	184,145
Charged to the statement of recognised gains and losses	(9,512)	-	(9,512)
At 31 March 2025	**86,633**	**88,000**	**174,633**

18 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds		Restricted funds	Total funds at 31 March 2025
	General £	Designated £	£	£
Net current assets	788,404	60,732	19,119	868,255
Provisions	(174,633)	-	-	(174,633)
Total net assets	**613,771**	**60,732**	**19,119**	**693,622**

	Unrestricted funds		Restricted funds	Total funds at 31 March 2024
	General £	Designated £	£	£
Net current assets	696,740	60,732	5,848	763,320
Provisions	(184,145)	-	-	(184,145)
Total net assets	**512,595**	**60,732**	**5,848**	**579,175**

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19 FUNDS

Current year	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General					
General fund	512,595	534,709	(392,092)	(41,441)	613,771
Designated					
Repairs reserve	60,732	-	-	-	60,732
Total unrestricted funds	**573,327**	**534,709**	**(392,092)**	**(41,441)**	**674,503**
Restricted funds					
Clyde & Co	-	30,000	(32,049)	2,049	-
Brent Health Matters	-	10,000	(12,955)	2,955	-
Park Royal Centre for Mental Health	-	34,680	(37,504)	2,824	-
Winter Warmth Project	2,515	-	(394)	-	2,121
Trussell Trust	-	36,438	(24,616)	-	11,822
Energy Advice	-	12,338	(36,712)	24,374	-
City Bridge Foundation	-	33,750	(33,061)	-	689
National Lottery Community Fund	3,333	16,667	(16,581)	-	3,419
Propel Project	-	24,460	(29,563)	5,103	-
GLA - Cost of Living Advice	-	42,630	(42,926)	296	-
Debt Free London (Formerly Capitalise)	-	91,296	(95,136)	3,840	-
Healthy Start	-	8,370	(7,302)	-	1,068
Total restricted funds	5,848	340,629	(368,799)	41,441	19,119
Total funds	**579,175**	**875,338**	**(760,891)**	**-**	**693,622**

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BRENT CITIZENS ADVICE BUREAUX

Notes to the Financial Statements for the Year Ended 31 March 2025

Prior year	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General					
General fund	547,401	543,647	(389,824)	(188,629)	512,595
Designated					
Repairs reserve	60,732	-	-	-	60,732
Total unrestricted funds	**608,133**	**543,647**	**(389,824)**	**(188,629)**	**573,327**
Restricted					
Children's Centres	(14,525)	-	-	14,525	-
Capitalise	(385)	-	-	385	-
Universal Support	405	-	-	(405)	-
Clyde & Co	1,972	15,000	(46,061)	29,089	-
Brent Health Matters	(1,067)	-	-	1,067	-
Park Royal Centre for Mental Health	-	34,000	(42,312)	8,312	-
NCIL	46,721	-	(46,721)	-	-
London & Quadrant	(968)	-	-	968	-
WDP	968	-	-	(968)	-
Winter Warmth Project	3,943	-	(1,428)	-	2,515
Trussell Trust	-	25,574	(42,847)	17,273	-
Catalyst Housing Brent	8,687	-	-	(8,687)	-
Catalyst Housing - Ealing	167	-	-	(167)	-
Brent Welfare Reform Project	2,354	-	-	(2,354)	-
BAS4IL	145	-	-	(145)	-
WPWP	1,128	-	-	(1,128)	-
VSIF	524	-	-	(524)	-
Other	17,862	-	-	(17,862)	-
BDIG	1,976	-	-	(1,976)	-
Energy Advice	-	7,875	(11,699)	3,824	-
National Lottery Community Fund	-	3,333	-	-	3,333
Propel Project	-	2,224	(14,644)	12,420	-
GLA - Cost of Living Advice	-	46,000	(127,837)	81,837	-
Debt Free London (Formerly Capitalise)	-	89,452	(140,637)	51,185	-
Healthy Start	-	-	(1,960)	1,960	-
Total restricted funds	69,907	223,458	(476,146)	188,629	5,848
Total funds	**678,040**	**767,105**	**(865,970)**	**-**	**579,175**

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BRENT CITIZENS ADVICE BUREAUX

Notes to the Financial Statements for the Year Ended 31 March 2025

Name of fund	Description, nature and purpose of the fund
Children's Centres	Generalist advice to parents with children aged 5 and under in the London Borough of Brent.
Debt Free London (formerly Capitalise)	The provision of specialist debt advice to Brent residents.
Universal Support	Help to Claim project supports Universal claimants, up to the date of their first payment, to receive their full entitlement to this benefit.
Clyde & Co	The provision of free honorary legal advice with the support of Clyde & Co International Law Firm.
Park Royal Centre for Mental Health	Welfare benefits and money advice to inpatients of Park Royal Centre for Mental Health.
Neighbourhood Community Infrastructure Levy	Refurbishment of the CAB office which is included within fixed assets where the expenditure is considered capital in nature.
Trussell Trust	Provision of financial advice to help address the root causes of food poverty.
Energy Advice	The provision of advice to people struggling with their energy bills and usage.
Cost of Living Advice	Funding for the delivery of crisis prevention and specialist casework for vulnerable Londoners.
London & Quadrant (L&Q)	Provision of money advice to L&Q tenants under their Pound Advice Project.
Westminster Drug Project (WDP)	Provision of welfare benefits, employment and housing advice to clients of Westminster Drug Project.
Winter Warmth	Provision of financial suppport to those experiencing fuel poverty through donations made by patrons of the Tricycle Theatre and others.
Catalyst Housing Brent	The provision of money advice to Catalyst Housing tenants and leaseholders living in Brent.
Catalyst Housing Ealing	The provision of money advice to Catalyst Housing tenants and leaseholders living in Ealing.
Brent Welfare Reform Project	The provision of welfare benefits and debt advice to Brent residents directly affected by changes to the welfare benefits system.
BAS4IL	The provision of debt and employment advice to people aged 18-64 referred to the office by Age UK Brent in order to promote and maximise the independence of Brent's older and disabled people through high quality accessible advice and guidance.

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Name of fund	Description, nature and purpose of the fund
WPWP	The provision of legal and welfare benefits advice to residents of the St Raphael's Estate, in addition to supporting them to manage their personal finances successfullly, as well as providing advice and to upskilling those living in Brent who are directly affected by the rolllout of Universal Credit.
Voluntary Sector Initiative Fund (VSIF)	Funding to improve the employability of local unemployed residents through volunteering.
Brent Disability Interim Gateway (BDIG)	Funding to deliver advice to disabled people and people with long-term limiting health problems.
National Lottery Community Fund	Funding to invest in the local community.
Propel Project	Funding to build the future workforce for the advice sector, ensuring that advisors are rooted in communities experiencing disadvantage.
Healthy Start	Funding to improve health outcomes before, during and after pregnancy.
City Bridge Foundation	Provision of full time advisor and on-costs.
Brent Health Matters	Provision of community-led health support and wellbeing initiatives in Brent.

The designated unrestricted fund "Repairs Reserve" relates to funds set aside to cover repairs and dilapidations commitments.

Docusign Envelope ID: 9F3E9779-E87B-40DC-A37F-E50910A6E4E8

20 PENSION AND OTHER SCHEMES

Defined benefit pension schemes

National Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions agreed by the Principal Employer and the Trustee of the Plan ('the Trustee') in August 2023, the contributions to the Plan for the year ending 31 March 2025 have been £3,218,000, which includes £2,918,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. CAB ('the Employer') has agreed to contribute £9,000 per annum, over 15 years up to 2041, subject to future Actuarial valuations.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

An actuarial valuation of the Plan was carried out as at 31 March 2025 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2022 and revealed a funding deficit of £53,536,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,918,000 per annum with the view to eliminating the deficit by 30 September 2040.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 10 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

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The major assumptions used by the actuary were (in nominal terms) as follows:

	As at 31 March 2025 %	As at 31 March 2024 %
Discount rate	2.75	2.80
Inflation (RPI)	5.80	4.90
Revaluation of deferred pensions in excess of GMP	2.75	2.80
Pension in payment increases of:	-	-
Discount rate	3	3
- CPI or 5% p.a. if less	2.75	2.80
- CPI inflation since retirement or 5% p.a. compound if less	2.30	2.50
- CPI or 3% p.a. if less	2.30	2.50
Commutation of pension for cash at retirement (% of HMRC maximum)	75.00	75.00

Assumed life expectancies on retirement at age 65 are:

	As at 31 March 2025 Years	As at 31 March 2024 Years
Current UK pensioners at retirement age - male	21	21
Current UK pensioners at retirement age - female	23	23
Future UK pensioners at retirement age - male	22	22
Future UK pensioners at retirement age - female	25	25

The assets in the Plan were:

	Value at 31 March 2025 £	Value at 31 March 2024 £
Multi asset funds	25,527,000	26,047,000
Structured Equity	29,553,000	33,447,000
Cash	831,000	1,100,000
Fair Value of Plan assets	**55,911,000**	**60,594,000**

Docusign Envelope ID: 9F3E9779-E87B-40DC-A37F-E50910A6E4E8

The actual return on assets over the period was:

	As at 31 March 2025 £	As at 31 March 2024 £
Return on scheme assets	**(2,113,000)**	**307,000**

Reconciliation of scheme assets and liabilities to assets and liabilities recognised

	2025 £	2024 £
Present value of defined benefit obligation	(96,535,000)	(107,082,000)
Fair value of scheme assets	55,911,000	60,594,000
Defined benefit pension scheme deficit	**(40,624,000)**	**(46,488,000)**

Reconciliation of opening and closing balances of the present value of the defined benefit obligation

	2025 £
Present value at start of year	107,082,000
Current service cost	604,000
Interest cost	5,122,000
Actuarial gains and losses	(10,485,000)
Benefits paid	(5,788,000)
Present value at end of year	**96,535,000**

Reconciliation of opening and closing balances of the fair value of Plan assets

	2025 £
Fair value at start of year	60,594,000
Interest income	2,907,000
Return on plan assets, excluding amounts included in interest income/(expense)	(5,020,000)
Employer contributions	3,218,000
Benefits paid	(5,788,000)
Fair value at end of year	**55,911,000**

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The pension scheme has not invested in any of the charity's own financial instruments or in properties or other assets used by the charity.

The amounts recognised in profit or loss

	As at 31 March 2025 £	As at 31 March 2024 £
Service cost - including current and past service costs and liabilities	-	1,375,000
Service cost - administrative cost	604,000	693,000
Net interest on the net defined benefit liability	2,215,000	2,345,000
Total expense	**2,819,000**	**4,413,000**

Remeasurement of the net defined benefit liability (asset) to be shown in OCI

	As at 31 March 2025 £	As at 31 March 2024 £
Actuarial (gains)/losses on the liabilities	(10,485,000)	(5,729,000)
Return on assets, excluding interest income	5,020,000	2,598,000
Changes in the effect of the asset ceiling excluding interest income	-	-
Total remeasurement of the net defined benefit liability (asset) to be shown in OCI	**(5,465,000)**	**(3,131,000)**

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21 FINANCIAL COMMITMENTS

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Land and buildings		
Within one year	31,932	30,028
Between one and five years	136,802	134,414
After five years	145,178	179,498
	313,912	**343,940**

The total amount recognised as an expense relating to operating leases during the year was £30,504 (2024: £28,600).

22 LIABILITY OF MEMBERS

The Charitable Company is limited by guarantee and has no share capital. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to to £10 per member of the Charity during the time they are a member, or one year thereafter, as stated in the Memorandum and Articles of Association. There is no one controlling party.

BRENT CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1049632

Accounts

Company registration number: 03091835
Charity registration number: 1049632

BRENT CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

BREBNERS
Chartered Accountants & Statutory Auditor
130 Shaftesbury Avenue
London
W1D 5AR

BRENT CITIZENS ADVICE BUREAUX

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BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2024

REFERENCE AND ADMINISTRATIVE DETAILS

The Trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2024. The financial statements have been prepared in accordance with the accounting policies set out on pages 18 and 19 and comply with the Companies Act and applicable law.

The Trustees' Report includes the Directors' Report as required by company law.

Charity Registration Number	1049632
Company Registration Number	03091835
	The charity is incorporated in England and Wales.
Chairperson	Helen Glasson
	Frances Hutchinson
Chief Executive Officer	Raj Kapoor (appointed 05 June 2023)
	Sharon Wright (appointed 01 July 2022; resigned 30 June 2023)
Trustees	David Askwith (ceased 22 August 2023)
	Helen Glasson
	Louisa Martin, Treasurer
	Mabel Sumner (ceased 8 May 2024)
	Linda Lam (ceased 26 September 2024)
	Robert Roscoe
	Mohammed Inham Hassen (ceased 11 May 2024)
	Frances Hutchinson
	David Boxall (appointed 13 July 2023)

The following Trustees were appointed after the financial year end:

Julie Hawkins (appointed 1 August 2024)
Flo Rankin (appointed 10 May 2024)

BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2024

Registered Office	270-272 High Road London NW10 2EY
Bankers	National Westminster Bank Plc Park Royal Branch 1 Abbey Road London NW10 7RA
Auditor	Brebners Chartered Accountants & Statutory Auditor 130 Shaftesbury Avenue London W1D 5AR

BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2024

1. VISION, MISSION OBJECTIVES AND VALUES

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit and in particular to its supplementary public benefit guidance.

Brent Citizens Advice Bureaux ('CAB' or 'the Charity') prides itself on being a dynamic, responsive organisation, providing high-quality advice and information for the full benefit of Brent residents.

1.1 The vision and mission of the Charity is:

1.2 Vision: We envision a fairer, safer Brent where local people face fewer challenges and are empowered to address their own problems through our advice, support and guidance, and our influencing of initiatives to help alleviate the impact of wider structural challenges in society.

1.3 Mission: We provide free, confidential, impartial, independent, quality advice and guidance to support the local community with the knowledge and confidence to thrive; and we seek to influence the policies and practices affecting their lives.

1.4 We will deliver this through six key strategic objectives:

1. Service: Offering an agile and responsive service to support the lives of those in the community across housing, welfare, employment, immigration, benefits, money and debt challenges.

2. Culture: Driving a community focussed environment where individuals feel able to speak up, challenge and contribute to the overall mission of the organisation.

3. Our people: Recruit, develop and retain a highly skilled, creative and engaged workforce committed to the values of the organisation.

4. Governance: Managing our resources and governance ethically, effectively and efficiently to enable the delivery of the overall organisational mission.

5. Advocacy and influencing: Using local intelligence and case studies to contribute to the influence of local and national policies through the national Citizens Advice, local Government, national Government and wider influential bodies.

6. Relationship building: Strengthening ties with national Citizens Advice and partner organisations to broaden our service offering, attract new funding, strengthen local and national resilience, and drive wider positive outcomes.

1.5 Underpined by six core values:

1. Respect and integrity: We act ethically and transparently in the way we conduct our services and treat all employees, clients and stakeholders with dignity, consideration and understanding.

2. Passion: We are passionate about the work we do and are committed to making a positive impact on society. We have a strong sense of public purpose that drives our work and ensures that our clients receive the right information and advice at the right time, to help them make informed, confident decisions.

3. Ambition: We are ambitious in our vision and are committed to positive change. To achieve this, we are bold when making decisions and challenging conventional thinking, and we use available evidence and sound judgement to do this.

4. Creativity: We foster and sustain an environment which is inclusive, innovative, problem-solving, adaptable and flexible as to how issues are solved. From this, we gain greater knowledge and confidence in our abilities to enhance our individual and collective performances and to deliver a high-quality service to our clients to secure the best possible outcomes.

5. Excellence: We challenge ourselves to strive towards excellence, embracing continuous improvement and constantly learning from our collective experience. We take responsibility for our decisions and actions and, together, we are helpful, supportive and motivated to work at our best.

6. Diversity and Inclusion: CAB promotes equity, diversity and inclusion contributing to a rich and dynamic workplace, fostering innovation and employee well-being.

2. ACTIVITIES

The Charity has the general aim of contributing to the quality of life of the 390,000 residents (2023 ONS estimate) of the borough of Brent through the provision of free, independent, impartial and confidential advice. High demand levels for our service continue, whether delivered in-person, remotely by telephone or electronically.

Our advice covers the spectrum of issues facing contemporary society. Our interventions frequently have a significant impact on our clients' lives. Our aim always is to ensure our clients have a better understanding of their legal position and greater confidence to assert their rights appropriately in future. Fulfilling this aim has been tested to the full as national social, economic, and political change has impacted the borough via a cost-of-living crisis.

The Trustee Board acknowledges the inherent challenges but recognise to continue to provide a relevant service in the modern era we must embrace change, adapt and be alert for fresh opportunities to sustain and develop the vital role the Charity performs.

2.1 Overview

The year ending 31 March 2024 saw the end of year one of the new Information, Advice and Guidance service contract ('the IAG contract') with London Borough of Brent. CAB was successful in winning this contract for a further 2 years, plus one, plus one.

The new IAG service contract is significantly different to the previous contract and currently makes up 60% of total funding, which is less than in previous years. It is important for CAB to continue to develop new income sources, diversify its income stream and ensure long term financial sustainability.

Following the awarding of the IAG contract the Trustee Board employed the services of a recruitment consultant to facilitate the recruitment of a permanent Chief Executive, who was subsequently appointed in June 2023. In addition, as part of a restructuring of CAB, two senior management roles were made redundant, and a new Head of Service was appointed.

The new CEO has had an extremely positive impact since joining the organisation. In a short period of time, he has secured a significant amount of additional funding and increased our volunteer base. Through his leadership he has built a strong culture within CAB, leading by example and setting clear expectations for staff and volunteers which has resulted in a cohesive working environment.

Furthermore, through building relationships with Brent council, the local community and National Citizens Advice he has raised the profile of CAB. He has been integral to establishing the newly formed London Citizens Advice (a consortium of 28 Local Citizens Advice across Greater London). The new London consortium will act as a joint venture vehicle for all Local Citizens Advice charities across the capital, with the aim of securing funds for pan- London projects.

2.2 Our objectives for 2023/24 were focused around three key pillars

2.2 1 Collaboration

We use the evidence clients and users provide to be more influential; developing and contributing to research and campaign activity which improves policy and practice and prevents problems and systemic failure. We partner with other agencies and organisations wherever possible and undertake research and campaign work to understand and prevent systemic failures.

2.2.2 Service

CAB wants to make getting relevant advice in Brent easier by providing an accessible and multi-channel service that meets as many community and client needs as possible and is responsive to changing needs. When we see clients face-to-face, we provide our services in a pleasant, well-equipped and well-designed environment. Our new opening times reflect our move towards providing a more accessible service to all.

2.2.3 Income generation

CAB aims to continue to become more financially sustainable and be the first choice for funders and commissioners. Over the year ending 31 March 2024 we increased our income and financial sustainability and will continue to do so by diversifying our funding portfolio and looking at more innovative income generation methods. Being an organisation staff and volunteers want to work for, CAB will continue to create an approachable, collaborative and innovative culture that adapts to our clients' changing needs.

2.3 The summary below highlights the multi-faceted role of CAB, emphasising its efforts in advocacy, partnership, and education, all while facing challenges related to funding and resource allocation. The key points are as follows:

2.3.1 Advocacy and Influence

- **Use of Client Information:** CAB uses anonymised client experiences to inform local and central government about the impacts of legislative, economic, and social changes on Brent residents.

- **Policy Evidence:** CAB submits social policy evidence forms and responds to Citizens Advice's monthly Network Panel surveys to influence research and campaign agendas.

- **Emerging Issues:** CAB identifies and highlights emerging issues affecting Brent residents and campaigns for necessary changes.

2.3.2 Partnerships and Campaigns

- **Collaboration:** CAB leads the Advice and Advocacy thematic group in Brent, partnering with other advice agencies and stakeholders to campaign for and promote local change.

2.3.3 Challenges

- **High Demand and Funding Pressures:** CAB faces the challenge of maintaining high-quality services amidst increasing demand and competition for funding in the voluntary sector.

- **Council Support:** Despite resource pressures, the London Borough of Brent continues to support and encourage CAB's work, recognising its importance.

2.3.4 Educational Role and Volunteer Programme

- **Empowering Clients:** Central to CAB's work is educating clients to better control their lives through easy access to necessary information.

- **Volunteer Training:** CAB recruits and trains local volunteers through a rigorous yet supportive program led by the Officer Manager.

- **Employment Outcomes:** Most volunteers secure paid work in various careers due to the skills acquired during their training, contributing positively to the local economy.

- **Council Recognition:** The London Borough of Brent acknowledged CAB's contribution to the local economy during the tendering process for the current contract.

In summary, CAB in Brent is dedicated to advocacy, education, and collaboration, striving to adapt and maintain service quality despite financial and resource constraints. Its efforts in training volunteers and engaging with policy change are particularly noted and supported by the local council.

3.0 CATEGORY OF ENQUIRIES AND CLIENT BASE

3.1 Enquiries

Deprivation in Brent is characterised by high levels of long-term unemployment, low incomes and reliance on benefits. Children and young people are particularly affected; with a third of children in Brent living in a low-income household and a fifth in a single-adult household.

The continued high demand for advice on welfare benefits, debt, employment, housing, and immigration, which accounted for 73% of all enquiries, underscores the significant impact of our services within the community.

This is further evidenced by the financial gains made for clients during the year, which amounted to £2,881,503. During the same period, we successfully secured debt write-offs totalling £496,937 for clients while supporting others to manage a combined debt of £1,665,345.

3.2 Client base

In Brent, Black, Asian, and Minority Ethnic (BAME) groups make up 65% of the population, the second highest in England and Wales (compared to 42% in London). Additionally, 56% of Brent residents were born outside the UK, the highest proportion in England and Wales. One in three Brent residents speaks a main language other than English, with over 90 different languages spoken across the borough.

Brent also has a younger population compared to neighbouring areas, with 50% more 20-40-year-olds and 33% fewer older residents.

Our staff and volunteers reflect the diversity of the community we serve. In terms of our staff, 96% of CAB's workforce comes from BAME backgrounds, with the breakdown as follows: Black Caribbean/Black African (36%), Asian Indian/Asian Other/Pakistani (36%), Irish (4%), White British/English (4%), and White Other (20%).

Our volunteers also come from the local community, representing a wide range of ethnicities. This has helped to strengthen trust in our organisation. Of our volunteers, 80% are from BAME groups, including Black Caribbean/African/British (22%), Asian (29%), Arab (6%), Chinese (2%), Irish (2%), and White Other (19%).

The proportion of clients from Black, Asian, and minority ethnic backgrounds has increased from 59% last year to 74% this year, reflecting our ongoing commitment to diversity and inclusion. Meanwhile, White British and 'White Other' clients accounted for 26% of all clients seen, a 15% decrease reflecting the changing makeup of the clients we serve.

Additionally, 41% of our clients have a disability or long-term limiting health condition, a slight decrease of 5% compared to 2022-23 but consistent with figures from 2021-22. Women represented 57% of our clients, an increase of 1% from the previous year.

The majority of our clients (84%) are aged between 25 and 64, reflecting a 1% increase from the previous year. Clients under 25 and over 65 made up 4% and 12% of our clients, respectively.

Our shop-front premises on the Willesden High Road, with a bus stop outside the door, make us a visible and accessible resource for our clients, 54% (up 5% on the previous year) of whom live in local wards, including Stonebridge, Harlesden & Kensal Green, Dollis Hill, Roundwood, Willesden Green, and Kilburn.

4. SERVICES

4.1 Overview

The level of demand has continued to be high. CAB assisted just over 4,000 people with 13,930 issues in 2023-2024 - an astonishing 47% increase compared to 2022-2023. The headline figures cannot reflect, however, the complexity of some of the cases we resolved, which were more challenging for the advice team to deal with and required more time. This increase in demand is also, in part, due to rising inflation, unprecedented hikes in energy costs, and the general cost-of-living crisis.

Consequently, CAB has had to train all paid staff and volunteers in supporting clients with managing their energy bills, helping clients with deficit budgets to reduce non-priority expenditure and maximise their income, as well as the changes to other categories of our work. Our team at CAB has also been instrumental in training advisers in other organisations through Advice First Aid training. Advice First Aid is a free one-day, introductory course delivered in person by a Citizens Advice expert aimed at frontline volunteers and staff in non-advice role.

4.2 Information, Advice and Guidance Service Contract

Having put in a successful bid, CAB is now in its second year of a four-year contract with Brent Council to deliver Information, Advice and Guidance to Brent residents. The IAG Service contract, which commenced in December 2022 is for a fixed period of 2 years with an option for two single-year extensions (2+1+1). The overall council funding is now £489k per year.

Experience has shown that investment in our advice services directly benefits the Council because our early intervention can avert costly expenditure on statutory services further down the line, as is demonstrated by the positive outcomes and income gains that we obtain for local residents.

We are an organisation with expertise in social welfare law area, including welfare benefits/credits, housing, employment, debt, and immigration. We also hold an AQS (Advice Quality Standard) Casework in Welfare Benefits and Debt. The accreditation was renewed in February 2024, and CAB also achieved the AQS Casework for Housing.

4.3 Outreach services

4.3.1 Family Wellbeing Centres (FWCs)

Under our current IAG service contract, as with our previous primary advice contract with Brent Council, we continue to deliver advice at the eight FWCs in the borough. Parents of children under 18 (previously limited to 5) who are registered with the Centres and need social welfare advice are provided with appointments to see or speak to a CAB adviser.

In the last financial year, CAB supported 1,402 families with 2,550 issues. The costs of living and housing were the two most significant issues families experienced in the year under review. CAB achieved financial gains of £682,293 for 569 families, reduced or wrote off the debt of 230 families by a total of £224,343, and secured or clarified the immigration status of 201 families and/ or their family members.

CAB advised and guided 127 parents on various employment matters, supported 554 families to secure accommodation or prevent homelessness, and referred 107 families to other support services. These numbers reflect the significant impact of CAB work in the last financial year.

4.3.2 Brent Hubs

Under a four-year contract, CAB provides services at four Brent Hubs. From April 2023 to March 2024, the service received 6,363 advice requests from residents and conducted 49 housebound appointments. The primary issues addressed include benefits/tax credits, housing, Universal Credit, debt, and utilities. This service also generated £1,702,923 in income gains for Brent residents.

We also provide the service through our adviceline and digitally. After the initial challenges, mainly due to specific eligibility criteria in the IAG Service Contract and getting the logistics of delivering the service in place, the IAG Service element for the homebound Brent residents is also now gaining momentum.

In addition to the 6,363 advice requests from Brent residents, we dealt with 829 advice requests from non-residents. Of this, 476 (57.4%) advice requests were across the FWCs (32%) and Brent Hubs (68%). We do not have control over this, nor can we decline the requests. Most of those requests are from former residents, including those who remain connected to Brent.

In this period, we dealt with 15,145 issues (far more if the statistics for the non-residents are included). The top five issues Brent residents presented with queries on are benefits/tax credits, housing, Universal Credit, debt and utilities.

4.4 Advice First Aid

In addition, we delivered Advice First Aid (AFA) training to several frontline staff and volunteers, typically in non-adviser roles, across 4 AFA training sessions hosted by the Latin American House. Organisations that benefitted from the training include - Sufra NW London, SAAFI, Brent Health Matters, Brent Foodbank (formerly Trussell Trust Foodbank), Kilburn Coop, Age UK Hillingdon, Harrow & Brent, and Brent Council staff (Turning Point) and Office of the Mayor of London.

We received six complaints in this period. We consider complaints a vital part of evaluating and improving our service. Therefore, we actively promote and encourage residents who, for whatever reasons, are unhappy with the service they received from us to raise their issue directly with us. Four of the six issues raised related to access issues, as an increasing number of residents want us to provide a drop-in IAG service at our main office rather than requesting advice from us at the numerous outreach centres we attend.

5.0 SPECIALIST SERVICES FUNDED BY PARTNERS

5.1 National Lottery Community Fund

This funding enabled the employment of a new adviser able to provide immediate assistance to clients with housing, welfare benefits, employment, and debt issues at our Head Office on Willesden High Road.

5.2 Greater London Authority Cost of Living Project

In its second year, this project is a collaboration of 20 London Citizens Advice charities and includes various roles such as Crisis Prevention Advisers and Specialist Welfare Advisers. The initiative, which partners with the London Legal Support Trust, aims to support Londoners facing cost of living challenges through outreach advice, community group referrals, and crisis prevention. In Brent, services are provided from the main office and Kensal Rise Library.

5.3 Propel and London Legal Support Trust

Funded by the Propel 'Robust Safety Net' stream, this project aims to develop a sustainable advice sector workforce embedded in disadvantaged communities. It includes employment pathways for trained advisors, ensuring ongoing support for marginalised groups. Through this project, CAB managed to secure funding to employ an adviser on a fixed term post for 12 months.

5.4 Brent Food Bank Collaboration

Brent Foodbank is part of a nationwide network of food banks providing emergency food and support to people locked in poverty. Working in partnership, CAB provides up to 28 hours of support per week at two Brent foodbank locations: Neasden and Kingsbury, aiding those in need with various issues including welfare benefits, housing and consumer issues.

5.5 Debt Free Advice (formerly Debt Free London)

The Debt Free Advice service, funded by the Money and Pensions Service (MaPS), is a pan-London initiative led by Toynbee Hall and involves 23 participating organisations, including CAB.

Due to the seismic change in client volume target for 2023-24 our service assisted 471 people - the previous year's target was 697. Nevertheless, we dealt with combined problem debts of £4,715,066, which is an increase of 31% from the previous year. Having successfully delivered the previous contract, which ended on 31 March 2024, we were awarded a new contract which runs until 31st March 2025.

5.6 Energy Advice Project

Working in partnership with national Citizens Advice via the Energy Advice Programme (EAP), CAB provides one to one energy advice appointments to clients who are in or at risk of fuel poverty. Energy advice includes advice on energy efficiency, income maximisation and energy grants with the aim of reducing bills.

5.7 John Fisher Free Legal Advice Service

The service was established in memory of John Fisher, who contributed significantly to CAB. The project is now in its 23rd year and is now generously supported by Clyde & Co LLP. This international law firm has been funding a coordinator to service our Honorary Legal Advice (HLA) sessions since the project started in December 2001, and we are indebted to them for their continued support of the project.

Our virtual HLA Employment Advice Clinic continues to thrive, and lawyers from Clyde & Co advise clients via video call/telephone. This delivery model proved essential during and post pandemic, and attempts are being made to recruit more volunteers for the service. Between 2023 - 2024, CAB delivered 41 appointments. Moreover, since 2001, there have been 700 sessions held, 2,128 unique clients seen, 200 volunteer lawyers/trainees participated and £477,000 gained for clients.

5.8 Food Roots Project - Healthy Start

The Greater London Authority has funded CAB to deliver Healthy Start training to specified food partnerships supported as grantees under the GLA's Food Roots Programme.

The overall aims of the funding are to increase awareness and visibility of Healthy Start across food partnerships ('grantees') and Londoners who use their services, including newly trained staff and volunteers who can signpost and support applications and facilitate better links between statutory and voluntary sector work on Healthy Start. Also, to develop a training programme which supports grantee partnerships and their member organisations to increase Healthy Start uptake among the communities they support.

5.9 Park Royal Centre for Mental Health

Pond Ward, Pine, Aspen, Caspian and Shore Ward at Park Royal Mental Health Centre in Brent are adult inpatient wards providing a safe and therapeutic environment for people with acute mental health problems. CAB has been funded to provide an advice service for their inpatients since 2004 and continues supporting them primarily with welfare benefits, housing, and debt matters. A significant relationship with the Trust has built up over the years, and we hope to extend this in the future. We assisted 132 clients with 765 issues at Park Royal Centre for Mental Health in 2023-24 generating income gains of £247,619.

6.0 COLLABORATIVE EFFORTS AND COMMUNITY IMPACT

With collaboration now one of our three key pillars, working with colleagues from local agencies has become an integral part of our culture at CAB. While there are inherent challenges, such as agencies specialising in services for specific client categories, we believe that collaborating with other organisations enables us to provide clients with more cohesive services. This approach reduces the risk of failed referrals, delays and confusion for clients who may already be in desperate need of help. In 2023-2024, CAB developed successful working relationships with the Workers' Rights Centre, Northwest London Law Centre, and Kensal Rise Library.

Working with our funders and partners, CAB can:

6.1 Offer Comprehensive Support:

- **Wide Range of Services:** CAB addresses a variety of issues, including debt, benefits, housing, employment, consumer rights, relationships, and taxation.

- **Expert Advisers:** Trained and regulated advisers provide specialized assistance to ensure clients receive the best possible support.

6.2 Provide Outreach and Accessibility:

- **Targeted Outreach:** Services are specifically designed to reach those most in need, such as mental health patients and individuals facing cost of living challenges.

- **Accessible Locations:** Services are delivered through multiple outreach points including mental health wards, food banks, libraries, and hubs across Brent.

6.3 Showcase Collaborative Efforts:

- **Partnerships:** Collaboration with 23 organizations, including the Money and Pensions Service (MaPS), Toynbee Hall, Greater London Authority, and Brent Council, amplifies the effectiveness of our services.

- **Specialised Projects:** Initiatives like the London Citizens Advice GLA Cost of Living Project enhance service delivery and community engagement.

6.4 Demonstrate Impactful Assistance:

- **Financial Benefits:** CAB has generated significant income gains for residents, addressing financial stability and improving quality of life.

- **Practical Support:** Immediate and comprehensive support for over 4,000 clients annually, tackling critical issues such as housing, welfare benefits, and employment.

We continue to demonstrate the value of our work to funders, opinion formers, and policymakers by presenting statistical outcomes that highlight our impact.

7. MEDIA AND PROMOTIONAL WORK

CAB intends to make greater use of social media to reach new and existing clients, community groups, voluntary organizations, councillors, MPs, and the wider public. This presents an opportunity for development over the next 12 months. Additionally, our website will be refreshed and updated to provide residents with internet access and up-to-date information on policy and legislative changes, particularly those affecting benefit entitlements.

8. STAFF DEVELOPMENT AND RECRUITING VOLUNTEERS

With the ending of the pandemic work patterns for staff changed during 2023/2024 with a shift away from home working and telephone advice to more office- based contact and advice, while accommodating flexible working where appropriate. All staff are required to be present in the office a minimum of four days a week. This also reflects the criteria stipulated in the IAG Service Contract awarded by the London Borough of Brent.

Staff and Volunteers are CAB's greatest resource, and their development is vital to maintain a quality service to clients. Staff enhance their skills by attending face-to-face, e-learning, and live/recorded webinars training sessions, regular team briefings and supervision sessions during which they contribute to the process of reviewing performance and raising standards.

The new Head of Advice meets regularly with the Advice Supervisor and Office Manager to discuss, review, and share good practices to ensure consistency and efficiency in the delivery of advice service to Brent residents and support the continuous professional development of the advice team, including the advice volunteers.

Volunteers have a vital and increasingly important role in service delivery. The Trustee Board also consists of volunteers who bring a range of skills and experience to the service. Their commitment and contribution are a great asset.

9. FINANCIAL REVIEW:

9.1 Financial challenges

Despite facing intense competition for limited funds, CAB successfully navigated significant financial challenges in 2023/24. Through a strategic restructure, CAB successfully managed to maintain prudent expenditure levels and deliver an effective income generation strategy, resulting in additional income. Our key strategy moving forward is to diversify our funding sources, lessen our dependence on the IAG Service Contract with the London Borough of Brent and to enhance CAB's financial sustainability.

9.2 Investment powers and policy

The Trustees have continued with investments of funds in higher interest accounts. Under the Memorandum and Articles of Association the charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

9.3 Reserves policy

The Trustees have examined the Charity's requirements and have established the level of reserves (that is those funds that are freely available) that the Charity ought to have in light of the main risks to the organisation. The aim is to ensure that the organisation retains reserves equivalent to three months of operating expenditure to reflect the Trustees' legal and fiduciary obligations on a going concern basis, for example payment of redundancies or other liabilities; or bridge the funding gaps between spending and receiving resources from funders.

Reserves are also held to cover possible emergencies, for example sustaining operations whilst income generating activities are under way, and to meet the working capital requirements of the organisation to continue the work of the organisation in the event of a significant reduction in funding.

The level of unrestricted reserves at 31 March 2024 were £512,595 (2023: £547,401) , which means the organisation is meeting its aims of holding three months' operating expenditure.

10. PLANS FOR THE FUTURE

CAB will continue the activities outlined above, subject to satisfactory funding arrangements. The major concern for the charity is the need to remove the reliance on the London Borough of Brent IAG Service Contract and the impact on our clients of the cost-of-living crisis. Against a backdrop of financial cutbacks and significantly less money available to fund local voluntary groups from traditional sources.

The Trustee Board commends this achievement. One of the difficulties affecting all voluntary sector agencies is that funding is typically short-term. This makes strategic planning a significant challenge, especially when demand continues to increase.

The Trustees are committed to supporting a quality service for our clients, one that reflects a wide range of need in the local community. The value placed on the contribution of CAB by service users is demonstrated in the high level of satisfaction recorded in our regular surveys of their views.

11. STRUCTURE, GOVERNANCE AND MANAGEMENT

11.1 Governing Document

CAB is a company limited by guarantee, governed by its Memorandum and Articles of Association dated December 2007 and recently updated January 2024. It is registered as a Charity with the Charity Commission.

11.2 Appointment of Trustees

Until otherwise determined the number of Trustees shall not be neither less than nine nor more than twenty being either:

a) elected at the Annual General Meeting, and who shall hold office from the conclusion of that meeting

b) nominated by a member organisation

c) co-opted by the Trustee Board,

Provided that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

Each appointment of a co-opted or nominated Trustee shall be made at an ordinary meeting of the Trustee Board and shall take effect immediately, unless the appointment is to fill a place which has not yet been vacated in which case the appointment shall run from the date when the post becomes vacant.

All elected Trustees shall retire from office at the third Annual General Meeting (AGM) following the AGM at which they were elected but may be re-elected.

All nominated or co-opted Trustees shall retire from office at the third AGM following the ordinary meeting of the Trustee Board at which they were appointed but may be re-appointed.

At the ordinary meeting of the Trustee Board immediately preceding the AGM, the Trustee Board shall (if applicable):

• review member organisations; and consider any application for representation on the Trustee Board from any member organisation.

• Consider any proposal from a Trustee to offer representation on the Trustee Board to any member organisation.

Any proposal from a Trustee to offer representation to a member organisation can be voted on. If this motion is passed by a majority of at least two-thirds of the Trustees present, the Trustee Board will decide how long the organisation can be represented for and invite it to nominate a representative.

As set out in the Articles of Association the Chair of the Board of Trustees is nominated and elected at the meeting immediately following the AGM. The Honorary Treasurer and Chairs of sub committees are similarly nominated and elected. The AGM is held each year in January. The Chair is permitted to serve for a total period of 6 years but is elected or re-elected at the AGM.

The Trustees seek to ensure that the needs of the community are appropriately reflected through the diversity of the body of Trustees. To enhance the potential pool of the Trustees, the charity advertises vacancies and skills, and experience required on the Trustee board locally and nationally, seeking to identify people who would be interested in joining the Trustee board and using their experience to assist the Charity.

In an effort to maintain a broad skill mix, Trustees are requested to provide a list of their skills on an annual basis. In the event of particular skills being lost due to retirements, potential applicants are approached to offer themselves for election to the Trustees.

11.3 Induction and Training of Trustees

New Trustees undergo an orientation period to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the Trustee Board and decision-making processes, the business plan and recent financial performance of the Charity. Prior to joining the Trustee Board, they are invited to attend a board meeting and a sub-committee meeting. During the induction period they meet key employees and other Trustees.

New Trustees are also invited to attend an induction training event provided by Citizens Advice to inform them about the role of and relationship with the national organisation. All Trustees are encouraged to attend appropriate mandatory training events where these would facilitate the undertaking of their role. Trustees are also encouraged to attend occasional staff meetings or shadow staff delivering advice to familiarise themselves with the issues concerning the day-to-day activities of the organisation.

11.4 Organisation

The Trustees administer the Charity. The Trustee Board meets 5 times a year, and in addition there are two sub-committees covering Finance, Audit and External Engagement; and Personnel, Health and Safety and Premises, which meet a minimum of 4 times a year. The subcommittee meetings may be held remotely.

11.5 Arrangements for Setting Pay and Remuneration of Key Management Personnel

The Trustees discuss pay and remuneration at the Personnel, Health and Safety and Premises subcommittee and make recommendations to the full Trustee Board. The benchmarks used for setting pay and remuneration are from the national Citizens Advice report on Local Citizens Advice ('LCA') Salary Data, the last of which was issued in 2020. This enables CAB to set salaries that are comparable to other LCA offices.

11.6 Risk Management

The Trustees pay due attention to risk management and review risks to the organisation, as a minimum, on a quarterly basis. The Board has a risk management strategy which comprises:

• A quarterly review of the risks the Charity may face

• The establishment of systems and procedures to mitigate those risks identified in the plan

• The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise

12. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also the directors of CAB for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the Trustees to prepare Financial Statements for each financial year. Under that law the Trustees have elected to prepare the Financial Statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the Trustees must not approve the Financial Statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

• select suitable accounting policies and apply them consistently

• observe the methods and principles in the Charities SORP 2019 (FRS 102).

• make judgements and estimates that are reasonable and prudent

• state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

• prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company. The Trustees are also responsible for ensuring the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

13.0 Disclosure of information to auditor

Each Trustee has taken steps that they ought to have taken as a Trustee in order to make themselves aware of any relevant audit information and to establish that the Charity's auditor is aware of that information. The Trustees confirm there is no information which is relevant to conducting the audit that they know of and of which the auditors are unaware.

13.1 Reappointment of auditor

The Trustee board will discuss the re-appointment of the auditors in accordance with Section 485 of the Companies Act 2006.

13.2 Small companies provision statement

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The annual report was approved by the Trustees of the charity on 13/12/2024 and signed on its behalf by:

Helen Glasson
Chairperson and Trustee

Frances Hutchinson
Chairperson and Trustee

BRENT CITIZENS ADVICE BUREAUX

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

Opinion

We have audited the financial statements of Brent Citizens Advice Bureaux for the year ended 31 March 2024, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime, and take advantage of the small companies exemptions in preparing the directors' report, and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 15), the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Based on our understanding of the Charity and the sector in which it operates, we determined that the principal risks of non-compliance with laws and regulations related to the reporting framework (FRS 102, Companies Act 2006 and the Charities SORP 2019), health and safety legislation and data protection legislation. These risks were communicated to our audit team and we remained alert to any indications of non-compliance throughout our audit.

We understood how the Charity is complying with relevant legislation by making enquiries of management and conducting a review of board minutes. We also considered the results of our audit procedures and to what extent these corroborate this understanding and assessed the susceptibility of the Charity's financial statements to material misstatement. This included consideration of how fraud might occur and evaluation of management's incentives and opportunities for fraudulent manipulation of the financial statements.

We designed our audit procedures to identify any non-compliance with laws and regulations. Such procedures included, but were not limited to, inspection of any regulatory or legal correspondence; inspection of grant documentation and the conditions contained therein; challenging assumptions and judgements made by management; identifying and testing journal entries with a focus on large or unusual transactions as determined based on our understanding of the business; and identifying and assessing the effectiveness of controls in place to prevent and detect fraud.

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

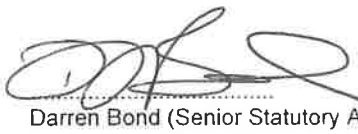
As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's Trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's Trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its Trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Darren Bond (Senior Statutory Auditor)
For and on behalf of Brebners, Statutory Auditor

130 Shaftesbury Avenue
London
W1D 5AR

Date: 17th December 2024

BRENT CITIZENS ADVICE BUREAUX

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Year ended 31 March 2024	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2024 £
Income and Endowments from:					
Local Authority Grant	3	530,696	-	-	530,696
Grants & Contracts	4	-	-	223,458	223,458
Donations	5	1,087	-	-	1,087
Investment income	6	11,308	-	-	11,308
Other income		556	-	-	556
Total income		543,647	-	223,458	767,105
Expenditure on:					
Charitable activities		(389,824)	-	(476,146)	(865,970)
Total expenditure		(389,824)	-	(476,146)	(865,970)
Net income/(expenditure)		**153,823**	**-**	**(252,688)**	**(98,865)**
Transfers between funds		(188,629)	-	188,629	-
Net movement in funds		**(34,806)**	**-**	**(64,059)**	**(98,865)**
Reconciliation of funds					
Total funds brought forward		547,401	60,732	69,907	678,040
Total funds carried forward	**19**	**512,595**	**60,732**	**5,848**	**579,175**

The notes on pages 28 to 46 form an integral part of these financial statements.

BRENT CITIZENS ADVICE BUREAUX

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Comparative Statement of Financial Activities for the Year Ended 31 March 2023

Year ended 31 March 2023	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2023 £
Income and Endowments from:					
Local Authority Grant	3	493,265	-	-	493,265
Grants & Contracts	4	-	-	286,783	286,783
Donations	5	1,115	-	-	1,115
Investment income	6	2,280	-	-	2,280
Other income		1,098	-	-	1,098
Total income		497,758	-	286,783	784,541
Expenditure on:					
Charitable activities		(413,824)	-	(355,694)	(769,518)
Total expenditure		(413,824)	-	(355,694)	(769,518)
Net income/(expenditure)		**83,934**	**-**	**(68,911)**	**15,023**
Net movement in funds		**83,934**	**-**	**(68,911)**	**15,023**
Reconciliation of funds					
Total funds brought forward		463,467	60,732	138,818	663,017
Total funds carried forward	**19**	**547,401**	**60,732**	**69,907**	**678,040**

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 19.

All recognised gains and losses are included in the Statement of Financial Activities.

BRENT CITIZENS ADVICE BUREAUX

(Registration number: 03091835)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	13	-	90,057
Current assets			
Debtors	14	33,415	327,319
Cash at bank and in hand	15	846,431	504,234
		879,846	831,553
Creditors: Amounts falling due within one year	16	(116,526)	(70,001)
Net current assets		**763,320**	**761,552**
Total assets less current liabilities		**763,320**	**851,609**
Provisions	17	(184,145)	(173,569)
Net assets		**579,175**	**678,040**
Funds of the charity:			
Restricted income funds			
Restricted funds		5,848	69,907
Unrestricted income funds			
Unrestricted funds		512,595	547,401
Designated Funds		60,732	60,732
Total unrestricted funds		573,327	608,133
Total funds	**19**	**579,175**	**678,040**

The Financial Statements have been prepared in accordance with the provisions applicable to small companies according to Part 15 of the Companies Act 2006.

The financial statements on pages 24 to 46 were approved by the Trustees, and authorised for issue on 13/12/2024 and signed on their behalf by:

.....
Helen Glasson
Chairman and trustee

.....
Frances Hutchinson
Chairman and trustee

The notes on pages 28 to 46 form an integral part of these financial statements.

BRENT CITIZENS ADVICE BUREAUX

Statement of Cash Flows for the Year Ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash (expenditure)/income		(98,865)	15,023
Adjustments to cash flows from non-cash items			
Depreciation	7	90,057	90,989
Investment income	6	(11,308)	(2,280)
		(20,116)	**103,732**
Working capital adjustments			
Decrease/(increase) in debtors	14	293,904	(57,501)
Increase/(decrease) in creditors	16	20,398	(127,561)
Increase in deferred income		26,127	15,000
Charged/credited to SOFA		10,576	(26,496)
Net cash flows from operating activities		**330,889**	**(92,826)**
Cash flows from investing activities			
Interest receivable and similar income	6	11,308	2,280
Net increase/(decrease) in cash and cash equivalents		**342,197**	**(90,546)**
Cash and cash equivalents at 1 April		504,234	594,780
Cash and cash equivalents at 31 March		**846,431**	**504,234**

All of the cash flows are derived from continuing operations during the above two periods.

1 CHARITY STATUS

The charity is a company limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the Trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The charity's registration number is 1049632 and its company registration number is 03091835.

The address of its registered office is:
270-272 High Road
London
NW10 2EY

2 ACCOUNTING POLICIES

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

CAB meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The charity has adapted the Companies Act formats to reflect the special nature of the charity's activities.

The financial statements are presented in sterling which is the functional currency of the charity. Amounts within the financial statements are rounded to the nearest £1.

Going concern

The charity is dependent on the continued support of funders. The Trustees believe that the charity will contine to receive support and accordingly consider that it is appropriate to prepare financial statements on a going concern basis. If funding was cut the Trustees believe that the charity's activities, and consequently costs, could be reduced accordingly, and with the current level of unrestricted funds they believe that the charity could continue in operation at a lower level of activity for the foreseeable future. The financial statements do not include the adjustments that would result if the charity was unable to continue as a going concern.

In preparing the accounts, the Trustees have therefore adopted the going concern basis.

Income

Donations and legacies income received by way of donations and grants is recognised when the charity is legally entitled to the income, certain of receipt and the amount can be quantified with sufficient reliability. Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income is deferred only when the charity has to fulfil conditions or the income relates to future periods.

Investment income arises from interest bearing bank accounts and is recognised on a receivable basis.

Funds

Unrestricted funds comprise accumulated surpluses and deficits on general funds which are available for use at the discretion of the Trustees, in furtherance of the general charitable objectives.

Restricted funds are subject to specific restricted conditions imposed by the donors.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

All the investment income arises from an interest-bearing deposit account.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. All expenditure is categorised as expenditure on charitable activities includes governance costs and support costs. Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets, other than assets under construction, so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
IT & Communication Equipment	25% per annum straight line
Leasehold Improvements	25% per annum straight line

Debtors

Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Trade and other debtors are recognised at the settlement amount due.

Cash and cash equivalents

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised 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 recognised at their settlement amount after allowing for any trade discounts due.

Provisions

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

Operating lease agreements

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

Pensions

Members of staff who joined prior to 31 October 2000 were eligible to join the Charity's defined benefit managed by the National Association of Citizens Advice Bureaux after the completion of a qualifying period of service. The scheme is a multi-employer pension scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to CAB. In accordance with FRS 102 therefore, the scheme is accounted for as a defined contribution scheme. Contributions to the scheme are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Fixed assets other than freehold land are recorded at depreciated historical cost and all other assets and liabilities are recorded at cost which is their fair value.

3 LOCAL AUTHORITY GRANT

	Unrestricted funds Total 2024 £	Total 2023 £
London Borough of Brent:		
General Advice grant	530,696	373,978
Brent Advice Partnership	-	119,287
Total Local Authority Grants Received	530,696	493,265
Less Payments To Partners	-	(49,495)
Net Grant	**530,696**	**443,770**

4 GRANTS & CONTRACTS

	Restricted funds Total 2024 £	Total 2023 £
Clyde & Co	15,000	30,000
Brent Housing Management (Partnership)	-	6,554
Children's Centres	-	57,409
Park Royal Centre for Mental Health	34,000	23,000
Capitalise	89,452	80,993
Winter Warmth Project	-	98
Propel Project	2,224	-
National Lottery Community Fund	3,333	-
Energy Advice	7,875	35,284
Universal Support	-	2,749
European Union Settlement Scheme	-	7,320
Trussell Trust	25,574	27,376
GLA - Cost of Living Advice	46,000	16,000
Total Restricted Grants & Contracts	223,458	286,783
Total Grants & Contracts	**223,458**	**286,783**

5 DONATIONS

	Unrestricted funds Total 2024 £	Total 2023 £
Anonymous Donations	1,087	1,115
	1,087	**1,115**

6 INVESTMENT INCOME

	Unrestricted funds Total 2024 £	Total 2023 £
Interest receivable and similar income;		
Interest receivable on bank deposits	**11,308**	**2,280**

7 NET INCOME/EXPENDITURE

	2024 £	2023 £
This is stated after charging:		
Audit of the financial statements	8,400	8,100
Depreciation of tangible fixed assets	90,056	90,990
Operating lease payments	28,948	23,985
	127,404	**123,075**

8 TRUSTEES REMUNERATION AND EXPENSES

No Trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No Trustees have received any reimbursed expenses from the charity during the year.

9 STAFF COSTS

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	553,321	498,133
Social security costs	47,615	20,868
Pension costs	33,043	(2,110)
	633,979	**516,891**

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
General Bureau Services	12	11
Projects	4	3
Support	-	4
	16	**18**

No employee earned in excess of £65,000 during the year (2023: £60,000).

The charity considers its key management personnel to comprise of one person, the Chief Executive. During the year and the prior year this position was held by two individuals, with no overlap in periods of service. The total aggregate employment benefit for this role was £65,000 (2023: £54,333).

10 AUDITORS' REMUNERATION

	2024 £	2023 £
Audit of the financial statements	**8,400**	**8,100**

11 TAXATION

The charity is a registered charity and as such is entitled to certain tax exemptions on income and surpluses on trading activities carried on in furtherance of the charity's primary objectives, if these profits and surpluses are applied solely for charitable purposes.

12 ANALYSIS OF EXPENDITURE

Current year	Staff Costs £	Direct Costs £	Governance & Suppport Costs £	2024 Total £
General Bureau Services	313,103	10,818	65,903	**389,824**
Projects	320,876	89,548	65,722	**476,146**
Totals	633,979	100,366	131,625	**865,970**

Prior year	Staff Costs £	Direct Costs £	Governance & Suppport Costs £	2023 Total £
General Bureau Services	258,786	90,399	64,639	**413,824**
Projects	258,105	54,376	43,213	**355,694**
Totals	516,891	144,775	107,852	**769,518**

Support cost analysis	2024 £	2023 £
Staff travel cost	8,231	1,636
Printing, postage and stationery	1,574	671
Telephone and fax	5,409	5,808
Computer expenses	4,413	3,333
Office sundries	5,326	788
Insurance	2,414	598
Rent and rates	28,947	23,986
Light and heat	25,000	1,071
Premises and equipment maintenance	10,380	7,934
Reference material	8,076	9,714
Payroll charges	11,980	3,441
Bank charges	408	382
Total support costs	**112,158**	**59,362**

Support cost analysis	2024 £	2023 £
Total support costs brought forward	**112,158**	**59,362**
Governance		
Legal fees	5,607	30,380
Accountancy fees	5,460	10,010
Audit	8,400	8,100
Total governance costs	**19,467**	**48,490**
Total support and governance costs	**131,625**	**107,852**

13 TANGIBLE FIXED ASSETS

	IT & Communications £	Leasehold Improvements £	Total £
Cost			
At 1 April 2023	84,539	358,595	443,134
At 31 March 2024	84,539	358,595	443,134
Depreciation			
At 1 April 2023	84,130	268,947	353,077
Charge for the year	409	89,648	90,057
At 31 March 2024	84,539	358,595	443,134
Net book value			
At 31 March 2024	-	-	-
At 31 March 2023	**409**	**89,648**	**90,057**

14 DEBTORS

	2024 £	2023 £
Trade debtors	26,025	-
Prepayments and accrued income	7,390	327,319
	33,415	**327,319**

	2024 £	2023 £
Funds received as agent	-	49,495
Funds paid as agent	-	(49,495)
Balances held	-	-

15 CASH AND CASH EQUIVALENTS

	2024 £	2023 £
Cash at bank	**846,431**	**504,234**

16 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade creditors	750	1,012
Other taxation and social security	12,375	11,497
Other creditors	15,571	25,088
Accruals	46,703	17,404
Deferred income	41,127	15,000
	116,526	**70,001**

Deferred income	2024 £	2023 £
Deferred income at 1 April 2023	(15,000)	-
Resources deferred in the period	(41,127)	(15,000)
Amounts released from previous periods	15,000	-
Deferred income at year end	**(41,127)**	**(15,000)**

Deferred income comprises funds received by the Charity which relate to grants whose conditions for recognition are fully or partially unmet at the year end.

17 PROVISIONS

	Pension contributions provision £	Dilapidation provision £	Total £
At 1 April 2023	85,569	88,000	173,569
Credited to the statement of recognised gains and losses	10,576	-	10,576
At 31 March 2024	**96,145**	**88,000**	**184,145**

18 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds		Restricted funds	Total funds at 31 March 2024
	General £	Designated £	£	£
Net current assets	696,740	60,732	5,848	763,320
Provisions	(184,145)	-	-	(184,145)
Total net assets	**512,595**	**60,732**	**5,848**	**579,175**

	Unrestricted funds		Restricted funds	Total funds at 31 March 2023
	General £	Designated £	£	£
Tangible fixed assets	43,335	-	46,722	90,057
Net current assets	677,634	60,732	23,186	761,552
Provisions	(173,569)	-	-	(173,569)
Total net assets	**547,400**	**60,732**	**69,908**	**678,040**

19 FUNDS

Current year	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General					
General fund	547,401	543,647	(389,824)	(188,629)	512,595
Designated					
Repairs reserve	60,732	-	-	-	60,732
Total unrestricted funds	**608,133**	**543,647**	**(389,824)**	**(188,629)**	**573,327**
Restricted funds					
Children's Centres	(14,525)	-	-	14,525	-
Capitalise	(385)	-	-	385	-
Universal Support	405	-	-	(405)	-
Brent Housing Management	(1,067)	-	-	1,067	-
Clyde & Co	1,972	15,000	(46,061)	29,089	-
Park Royal Centre for Mental Health	-	34,000	(42,312)	8,312	-
NCIL	46,721	-	(46,721)	-	-
London & Quadrant	(968)	-	-	968	-
WDP	968	-	-	(968)	-
Winter Warmth Project	3,943	-	(1,428)	-	2,515
Trussell Trust	-	25,574	(42,847)	17,273	-
Catalyst Housing Brent	8,687	-	-	(8,687)	-
Catalyst Housing - Ealing	167	-	-	(167)	-
Brent Welfare Reform Project	2,354	-	-	(2,354)	-
BAS4IL	145	-	-	(145)	-
WPWP	1,128	-	-	(1,128)	-
VSIF	524	-	-	(524)	-
Other	17,862	-	-	(17,862)	-
BDIG	1,976	-	-	(1,976)	-
Energy Advice	-	7,875	(11,699)	3,824	-
National Lottery Community Fund	-	3,333	-	-	3,333
Propel Project	-	2,224	(14,644)	12,420	-
General advice	-	46,000	(127,837)	81,837	-
DFL	-	89,452	(140,637)	51,185	-
Healthy Start	-	-	(1,960)	1,960	-
Total restricted funds	69,907	223,458	(476,146)	188,629	5,848
Total funds	**678,040**	**767,105**	**(865,970)**	-	**579,175**

Prior year	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General				
General fund	463,467	497,758	(413,824)	547,401
Designated				
Repairs reserve	60,732	-	-	60,732
Total unrestricted funds	**524,199**	**497,758**	**(413,824)**	**608,133**
Restricted				
Children's Centres	(14,525)	57,409	(57,409)	(14,525)
Capitalise	(385)	80,993	(80,993)	(385)
Universal Support	-	2,749	(2,344)	405
Brent Housing Management	-	6,554	(7,621)	(1,067)
Clyde & Co	1,972	30,000	(30,000)	1,972
Park Royal Centre for Mental Health	6,728	23,000	(29,728)	-
NCIL	93,443	-	(46,722)	46,721
European Union Settlement Scheme	-	7,320	(7,320)	-
London & Quadrant	(968)	-	-	(968)
WDP	968	-	-	968
Winter Warmth Project	4,795	98	(950)	3,943
Trussell Trust	-	27,376	(27,376)	-
Catalyst Housing Brent	8,687	-	-	8,687
Catalyst Housing - Ealing	167	-	-	167
Brent Welfare Reform Project	2,354	-	-	2,354
BAS4IL	145	-	-	145
WPWP	1,128	-	-	1,128
VSIF	524	-	-	524
Veolia	5,402	-	(5,402)	-
Other	17,862	-	-	17,862
Genesis Community Housing	8,545	-	(8,545)	-
BDIG	1,976	-	-	1,976
Energy Advice	-	35,284	(35,284)	-
Cost of Living Advice	-	16,000	(16,000)	-
Total restricted funds	138,818	286,783	(355,694)	69,907
Total funds	**663,017**	**784,541**	**(769,518)**	**678,040**

Name of fund	Description, nature and purpose of the fund
Children's Centres	Generalist advice to parents with children aged 5 and under in the London Borough of Brent.
Capitalise	The provision of specialist debt advice to Brent residents.
Universal Support	Help to Claim project supports Universal claimants, up to the date of their first payment, to receive their full entitlement to this benefit.
Brent Housing Partnership	The provision of money and debt advice to Brent Council tenants and leaseholders.
Clyde & Co	The provision of free honorary legal advice with the support of Clyde & Co International Law Firm.
Park Royal Centre for Mental Health	Welfare benefits and money advice to inpatients of Park Royal Centre for Mental Health.
Neighbourhood Community Infrastructure Levy	Refurbishment of the CAB office which is included within fixed assets where the expenditure is considered capital in nature.
European Union Settlement Scheme	Assistance for vulnerable EU nationals in the Borough of Brent in supporting applications for leave to remain under the EU Settlement Scheme.
Trussell Trust	Provision of financial advice to help address the root causes of food poverty.
Energy Advice	The provision of advice to people struggling with their energy bills and usage.
Cost of Living Advice	Funding for the delivery of crisis prevention and specialist casework for vulnerable Londoners.
Personal Budget Service	Provision of support with personal budget to Universal Credit claimants.
London & Quadrant (L&Q)	Provision of money advice to L&Q tenants under their Pound Advice Project.
Westminster Drug Project (WDP)	Provision of welfare benefits, employment and housing advice to clients of Westminster Drug Project.
Winter Warmth	Provision of financial suppport to those experiencing fuel poverty through donations made by patrons of the Tricycle Theatre and others.
Catalyst Housing Brent	The provision of money advice to Catalyst Housing tenants and leaseholders living in Brent.
Catalyst Housing Ealing	The provision of money advice to Catalyst Housing tenants and leaseholders living in Ealing.
Brent Welfare Reform Project	The provision of welfare benefits and debt advice to Brent residents directly affected by changes to the welfare benefits system.

Name of fund	Description, nature and purpose of the fund
BAS4IL	The provision of debt and employment advice to people aged 18-64 referred to the office by Age UK Brent in order to promote and maximise the independence of Brent's older and disabled people through high quality accessible advice and guidance.
WPWP	The provision of legal and welfare benefits advice to residents of the St Raphael's Estate, in addition to supporting them to manage their personal finances successfullly, as well as providing advice and to upskilling those living in Brent who are directly affected by the rolllout of Universal Credit.
Voluntary Sector Initiative Fund (VSIF)	Funding to improve the employability of local unemployed residents through volunteering.
Veolia	Funding to allow local residents to clear domestic water debts (ended in December 2012).
Genesis Community Housing	The provision of money and debt advice to Genesis Community Housing tenants and leaseholders (ended March 2013).
Brent Disability Interim Gateway (BDIG)	Funding to deliver advice to disabled people and people with long-term limiting health problems.
National Lottery Community Fund	Funding to invest in the local community.
Propel Project	Funding to build the future workforce for the advice sector, ensuring that advisors are rooted in communities experiencing disadvantage.
Healthy Start	Funding to improve health outcomes before, during and after pregnancy.

The designated unrestricted fund "Repairs Reserve" relates to funds set aside to cover repairs and dilapidations commitments.

20 PENSION AND OTHER SCHEMES

Defined benefit pension schemes

National Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions agreed by the Principal Employer and the Trustee of the Plan ('the Trustee') in August 2023, the contributions to the Plan for the year ending 31 March 2024 have been £5,218,000, which includes £4,918,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. CAB ('the Employer') has agreed to contribute £9,000 per annum, over 16 years up to 2041, subject to future Actuarial valuations.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

An actuarial valuation of the Plan was carried out as at 31 March 2024 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2022 and revealed a funding deficit of £53,536,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,918,000 per annum with the view to eliminating the deficit by 30 September 2040.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 11 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

The major assumptions used by the actuary were (in nominal terms) as follows:

	As at 31 March 2024 %	As at 31 March 2023 %
Discount rate	2.80	2.85
Inflation (RPI)	4.90	4.80
Revaluation of deferred pensions in excess of GMP	2.80	2.85
Pension in payment increases of:	-	-
Discount rate	3	3
- CPI or 5% p.a. if less	2.80	2.85
- CPI inflation since retirement or 5% p.a. compound if less	2.50	2.50
- CPI or 3% p.a. if less	2.50	2.50
Commutation of pension for cash at retirement (% of HMRC maximum)	75.00	75.00

Assumed life expectancies on retirement at age 65 are:

	As at 31 March 2024 Years	As at 31 March 2023 Years
Current UK pensioners at retirement age - male	21	21
Current UK pensioners at retirement age - female	23	24
Future UK pensioners at retirement age - male	22	22
Future UK pensioners at retirement age - female	25	25

The assets in the Plan were:

	Value at 31 March 2024 £	Value at 31 March 2023 £
Multi asset funds	26,047,000	24,903,000
Structured Equity	33,447,000	35,116,000
Cash	1,100,000	726,000
Fair Value of Plan assets	**60,594,000**	**60,745,000**

The actual return on assets over the period was:

	As at 31 March 2024 £	As at 31 March 2023 £
Return on scheme assets	**307,000**	**(37,084,000)**

Reconciliation of scheme assets and liabilities to assets and liabilities recognised

	2024 £	2023 £
Present value of defined benefit obligation	(107,082,000)	(111,169,000)
Fair value of scheme assets	60,594,000	60,745,000
Defined benefit pension scheme deficit	**(46,488,000)**	**(50,424,000)**

Reconciliation of opening and closing balances of the present value of the defined benefit obligation

	2024 £
Present value at start of year	111,169,000
Current service cost	693,000
Past service cost	1,375,000
Interest cost	5,250,000
Actuarial gains and losses	(5,729,000)
Benefits paid	(5,676,000)
Present value at end of year	**107,082,000**

Reconciliation of opening and closing balances of the fair value of Plan assets

	2024 £
Fair value at start of year	60,745,000
Interest income	2,905,000
Return on plan assets, excluding amounts included in interest income/(expense)	(2,598,000)
Employer contributions	5,218,000
Benefits paid	(5,676,000)
Fair value at end of year	**60,594,000**

The pension scheme has not invested in any of the charity's own financial instruments or in properties or other assets used by the charity.

The amounts recognised in profit or loss

	As at 31 March 2024 £	As at 31 March 2023 £
Service cost - including current and past service costs and liabilities	1,375,000	-
Service cost - administrative cost	693,000	832,000
Net interest on the net defined benefit liability	2,345,000	1,273,000
Total expense	**4,413,000**	**2,105,000**

Remeasurement of the net defined benefit liability (asset) to be shown in OCI

	As at 31 March 2024 £	As at 31 March 2023 £
Actuarial (gains)/losses on the liabilities	(5,729,000)	(35,041,000)
Return on assets, excluding interest income	2,598,000	39,885,000
Changes in the effect of the asset ceiling excluding interest income	-	-
Total remeasurement of the net defined benefit liability (asset) to be shown in OCI	**(3,131,000)**	**4,844,000**

21 FINANCIAL COMMITMENTS

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2024 £	2023 £
Land and buildings		
Within one year	30,028	28,600
Between one and five years	134,414	114,400
After five years	179,498	178,182
	343,940	**321,182**

The total amount recognised as an expense relating to operating leases during the year was £28,600 (2023: £28,600).

22 LIABILITY OF MEMBERS

The Charitable Company is limited by guarantee and has no share capital. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to to £10 per member of the Charity during the time they are a member, or one year thereafter, as stated in the Memorandum and Articles of Association. There is no one controlling party.

BRENT CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1049632

Accounts

Company registration number: 03091835

Charity registration number: 1049632

BRENT CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

BREBNERS
Chartered Accountants & Statutory Auditor
130 Shaftesbury Avenue
London
W1D 5AR

BRENT CITIZENS ADVICE BUREAUX

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BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2023

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2023. The financial statements have been prepared in accordance with the accounting policies set out on pages 18 and 19 and comply with the Companies Act and applicable law.

The Trustees' Report includes the Directors' Report as required by company law.

Charity Registration Number	1049632
Company Registration Number	03091835
	The charity is incorporated in England and Wales.
Chairperson	Helen Glasson
	Frances Hutchinson
Chief Executive Officer	Raj Kapoor (appointed 01 July 2023)
	Sharon Wright (appointed 01 July 2022; resigned 30 June 2023)
	Phil Jew (resigned 30 June 2022)
Trustees	David Askwith (ceased 22 August 2023)
	Helen Glasson
	Louisa Martin, Treasurer
	John Bash (ceased 4 October 2022)
	Mabel Sumner
	Linda Lam
	Robert Roscoe
	Mohammed Inham Hassen
	Frances Hutchinson

BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2023

Registered Office	270-272 High Road London NW10 2EY
Bankers	National Westminster Bank Plc Park Royal Branch 1 Abbey Road London NW10 7RA
Auditor	Brebners Chartered Accountants & Statutory Auditor 130 Shaftesbury Avenue London W1D 5AR

BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2023

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

1.1 Governing Document

Brent Citizens Advice Bureaux is a company limited by guarantee governed by its Memorandum and Articles of Association dated December 2007. It is registered as a charity with the Charity Commission.

1.2 Appointment of Trustees

Until otherwise determined by the Bureau in General Meeting the number of Trustees shall not be neither less than nine nor more than twenty being either:

a) elected at the Annual General Meeting, and who shall hold office from the conclusion of that meeting
b) nominated by a member organisation
c) co-opted by the Trustee Board,

Provided that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

Each appointment of a co-opted or nominated Trustee shall be made at an ordinary meeting of the Trustee Board and shall take effect immediately unless the appointment is to fill a place which has not yet been vacated in which case the appointment shall run from the date when the post becomes vacant.

All elected Trustees shall retire from office at the third Annual General Meeting (AGM) following the AGM at which they were elected but may be re-elected.

All nominated or co-opted Trustees shall retire from office at the third AGM following the ordinary meeting of the Trustee Board at which they were appointed but may be re-appointed.

At the ordinary meeting of the Trustee Board immediately preceding the AGM, the Trustee Board shall (if applicable):

• review member organisations; and consider any application for representation on the Trustee Board from any member organisation;
• Any proposal from a Trustee to offer representation on the Trustee Board to any member organisation.

Any proposal from a Trustee to offer representation to a member organisation can be voted on. If this motion is passed by a majority of at least two-thirds of the Trustees present, the Trustee Board will decide how long the organisation can be represented for and invite it to nominate a representative.

As set out in the Articles of Association the Chair of the Board of Trustees is nominated and elected at the meeting immediately following the AGM. The Honorary Treasurer is similarly nominated and elected. The AGM is held each year in February. The Chair is permitted to serve for a total period of 6 years but is elected or re-elected at the AGM.

The Trustees seek to ensure that the needs of the community are appropriately reflected through the diversity of the body of Trustees.

To enhance the potential pool of the Trustees, the charity advertises vacancies and skills and experience required on the trustee board locally and nationally, seeking to identify people who would be interested in joining the board and using their experience to assist the charity. The charity also encourages former clients to join the board.

In an effort to maintain a broad skill mix, Trustees are requested to provide a list of their skills (and update it each year) and in the event of particular skills being lost due to retirements, individuals are approached to offer themselves for election to the Trustees.

1.3 Induction and Training of Trustees

New Trustees undergo an orientation period to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the board and decision-making processes, the business plan and recent financial performance of the charity. Prior to joining the Board, they are invited to attend a board meeting and a sub-committee meeting. During the induction period they meet key employees and other Trustees if available.

Trustees are also invited to attend an induction training event provided by Citizens Advice to inform them about the role of and relationship with the national organisation. Trustees are encouraged to attend appropriate external training events where these would facilitate the undertaking of their role. Trustees are also encouraged to attend occasional staff meetings to familiarise themselves with the issues concerning the day-to-day activities of the organisation.

1.4 Organisation

The Trustees administer the charity. The Board meets 5 times a year, this can be a remote meeting, and there are sub-committees covering Finance, Audit and External Engagement; and Personnel, Health and Safety and Premises, which meet a minimum of 4 times a year, again this can be remotely.

1.5 Arrangements for Setting Pay and Remuneration of Key Management Personnel

Trustees discuss pay and remuneration at the Personnel, Health and Safety and Premises subcommittee and make recommendations to the full Board. The benchmarks used are from the national Citizens Advice report on Local Citizens Advice Salary Data, the last of which was issued in 2020. This enables Citizens Advice Brent to set salaries that are comparable to other local Citizens Advice offices.

1.6 Risk Management

The Trustees pay due attention to risk management and review risks to the organisation at regular intervals. The Board has a risk management strategy which comprises:

• An quarterly review of the risks the charity may face;
• The establishment of systems and procedures to mitigate those risks identified in the plan;
• The implementation of procedures designed to minimise any potential impact on the charity should those risks materialise

The year ending 31 March 2023 saw the end of the two five-year contracts with London Borough of Brent. Originally due to end on 31 March 2022 the new tender process did not end until October 2022 with the decision made in December 2022. During this period the previous contract was rolled forward. Brent Citizens Advice was successful in winning this contract for a further 2 years, plus one, plus one.

The new contract is significantly different to the previous contract and, given that is makes up the majority of the funding, will require a radical restructure of the Bureau both in order to deliver the contract and to make the Bureau financially viable. The delay in the awarding the contract has delayed the implementation of the restructure to 2023/24.

With the ending of the pandemic work patterns for staff changed during 2022/2023 with a shift away from home working and telephone advice to more office- based contact and advice, while accommodating flexible working where appropriate. This also reflects the expectations of LB Brent.

The delay in the awarding of the contract affected the appointment of a new Chief Executive Officer. At the start of the year the post was covered by a consultant, with the intention to appoint permanently in summer 2022. As this did not happen the Consultant identified an internal candidate to act as interim Chief Executive Officer from July 2022. Following the awarding of the contract a recruitment consultant was appointed to facilitate the appointment of a permanent Chief Executive and this process was ongoing at the end of the financial year. A permanent Chief Executive was appointed after the year end.

The delay in awarding the contract also delayed the election of a new Chair of the Trustee Board, however in February 2023 a new joint chair was elected. I, David, the outgoing Chair, would like to thank all staff, Trustee Board Members (current and past) and partners for their support and patience over the past seven years and wish Frances and Helen good luck for the future.

2. OBJECTIVES AND ACTIVITIES

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit and in particular to its supplementary public benefit guidance.

2.1 General objectives

The principal objective of the charity is:

"The promotion of any charitable purposes for the benefit of the community in London by the advancement of education, the protection of health and the relief of poverty, sickness and distress".

The charity has the general aim of contributing to the quality of life of the 367,000 residents (ONS estimate) of the borough of Brent through the provision of free, independent, impartial and confidential advice.

Citizens Advice Brent (CAB) prides itself on being a dynamic, responsive organisation, providing high-quality advice and information for the full benefit of Brent residents.

Our advice covers the spectrum of issues facing contemporary society. Our interventions frequently have a significant impact on our clients' lives. Our aim always is to ensure our clients have a better understanding of their legal position and greater confidence to assert their rights appropriately in future. Fulfilling this aim has been tested to the full as national social, economic, and political change has impacted the borough. The Trustee Board acknowledges the inherent challenges, but to continue to provide a relevant service in the modern era, we must embrace change, adapt and be alert for fresh opportunities to sustain and develop the vital role we perform.

High demand levels for our service continue, whether delivered in-person, remotely by telephone or electronically. Notably, the protected delay with the LA commissioning of the CAB current contract impacted our ability to run a drop-in service during this year.

The Help to Claim project, which allows CAB to provide tailored advice and support to Brent residents on Universal Credit (UC), ended on 31/03/2022. As the previous year's report advised, Citizens Advice Hounslow (CAH) now provides the Help to Claim service to Brent residents by telephone and Webchat. Nonetheless, we continue to see a high demand for the service. Indeed, 10% of CAB enquires during this year are about UC, and thus we make referrals to CAH, where appropriate, to ensure that Brent residents that need this additional help receive it.

One of our tasks is to use anonymised clients' information and experiences to inform the central government of the consequence of legislative, economic and social change for Brent residents in the various categories of advice that we offer. We do this in different ways, including submitting social policy evidence forms and responding to Citizens Advice monthly Network Panel survey on their research and campaign agenda. CAB is also well-position to identify and highlight emerging issues affecting Brent residents and campaign for change. We also use our platform as the Advice and Advocacy thematic group lead in the borough to partner with other advice agencies and stakeholders to campaign for and promote change locally.

The challenge to CAB is maintaining a high-quality service at a time of change and high demand and when the competition for and pressure on funding for the voluntary sector continues to increase. We greatly appreciate the recognition given to our work by the London Borough of Brent since CAB's inception at its current location in 1981. Despite enormous pressure on its resources, the Council continues to support and encourage our work.

Central to the organisation's work is its educational role, enabling clients to exercise better control over their lives by easily accessing the information they need and recruiting and training a team of local volunteers. As a result of the skills acquired by our volunteers, under a rigorous but supportive training programme led by our Training Officer, most volunteers who leave our service successfully obtain paid work in a range of different careers. CAB is proud to contribute to the local economy in this way, and LB Brent recognised this during the tendering process for the new contract.

2.2 Category of Enquiries and client base

As in previous years, the demand for advice on welfare benefits, debt, employment and Housing was high and accounted for 87% of all enquiries, up 7% from last year. Financial gains made for clients during the year were £3,714,681.00. The Help to Claim project, which ended in the previous financial year, accounted for the noticeable decrease in overall financial outcomes. However, we continue to see an increase in the average income gain per client.

The number of people from Black, Asian and minority ethnic backgrounds presenting at CAB rose from 51% last year to 59 % of all clients. White British and' white other' clients represented 41% of all clients seen. 46% of our clients were disabled or had a long-term limiting health problem - up from 36% in 2021-22 and 41% in 2020-2021. As in the previous year, 59% of our clients were women. The number of people aged 25 and over approaching CAB continued to be high, with 84% aged between 25 and 64. Those under 25 and over 65 represented 5% to 11%, respectively, of clients seen during this year.

Our shop-front premises on the Willesden High Road with a bus stop outside the door mean that we are a visible and accessible resource for our clients, 49% of whom live in local wards: Stonebridge, Harlesden & Kensal Green, Dollis Hill, Roundwood, Willesden Green and Kilburn.

2.3 Business Plan

Our objectives for 2022/23 were:

1. Making it easier to get relevant advice in Brent
CAB want to make it easier to get relevant advice in Brent by providing an accessible and multi-channel service that meets as many community and client needs as possible and respond to changing needs. CAB will improve its telephone advice service as a priority.

When we see clients face-to-face we will provide our services in a pleasant, well-equipped and well-designed environment.

2. Being more influential
We will use the evidence provided by clients and users to be more influential, developing and contributing to research and campaign activity that leads to improvements in policy and practice and prevents problems and systemic failure. We will work in partnership with other agencies and organisations wherever possible and undertake research and campaign work to understand and prevent systemic failures.

3. Becoming a stronger and more sustainable service and organisation
CAB aims to become a stronger and more sustainable service and organisation and aims to be the first choice for funders and commissioners. We will increase our financial sustainability by diversifying our funding portfolio and look at more innovative ways of income generation.

4. Being an organisation staff and volunteers love to work for
CAB will create a friendly, collaborative and innovative culture that adapts to our clients' changing needs. Equality, diversity and inclusion will be fundamental to this culture.

3. ACHIEVEMENTS AND PERFORMANCE

Demand for advice and generalist services

The level of demand has continued to be high. CAB assisted just under 5,000 people in 2022-23, with 9,450 issues. The headline figures cannot reflect, however, the complexity of some of the cases we resolved which were more challenging for the advice team, in part because the government has removed or substantially scaled back the measures put in place to tackle the pandemic-related hardship experienced by many of our clients. But also, in part due to the rising inflation, unprecedented hike in energy costs and general costs of living crisis attributable to the unjust and unprovoked invasion of Ukraine.

CAB has had to train all paid staff and volunteers in supporting clients with managing their energy bills, helping clients with deficit budget to reduce non-priority expenditure, and maximising their income, as well as the changes to other categories of our work. Our team has been instrumental in training advisers in other organisations.

Advice, Information and Guidance Service

The two previous contracts with Brent Council to deliver advice services to people who live, work or study in the borough finally ended in December 2022, as mentioned above. This also ended the sub-grant agreement with AgeUK. Similarly, the Brent Advice Partnership (BAP) Brent Advice Matters (BAM) website and grant programme, which were mainly subcontracted to Brent Council for Voluntary Service (BCVS) have ended.

Having put in a successful bid, Brent Citizens Advice now has a new contract with the Brent Council to Advice, Information and Guidance Service for Brent residents only. The contract, which commenced in December 2022 is for a fixed period of 2 years with an option for two single-year extensions (2+1+1). The overall council funding is now £489k.

Experience has shown that investment in our advice services directly benefits the Council because our early intervention can avert costly expenditure on statutory services further down the line, as is demonstrated by the positive outcomes we obtain for local residents.

We are an organisation with expertise in social welfare law area, including Welfare benefits/credits, Housing, Employment, debt, and immigration. We also hold an AQS Casework in Welfare Benefits and Debt. The accreditation is due for renewal in February 2024, with a plan to apply for AQS Casework for other areas of our work, such as Housing.

Specialist services

Debt Free London
This pan-London debt advice service is funded by the Money and Pensions Service (MaPS) with 27 participating organisations. Toynbee Hall is the project lead. CAB holds a contract to deliver debt advice in Brent. In 2022-23 our service assisted 697 people with combined problem debts of £3,236,012, an increase of 6% compared to the previous year. On the back of successfully delivering the previous contract, which ended on 31 January 2023, we were awarded a new contract. The contract period is 1/02/2023 to 31/03/2024 (2+12) with a possible 4-month extension to July 2024, totalling 18 months.

John Fisher Free Legal Advice Service
This project is now in its 22nd year and is generously supported by Clyde & Co LLP. This international law firm has been funding a coordinator to service our Honorary Legal Advice (HLA) sessions since the project started in December 2001, and we are indebted to them for their continued support of the project. Our Virtual HLA Employment Advice Clinic continues to thrive, and lawyers from Clyde & Co advise clients via video call/telephone. This delivery model has proven essential during the pandemic, and attempts are being made to recruit more volunteers for the service.

Park Royal Centre for Mental Health
Pond Ward, Pine Ward and Shore Ward at Park Royal Mental Health Centre in Brent are adult inpatient wards providing a safe and therapeutic environment for people with acute mental health problems. CAB has been funded to provide an advice service for their inpatients since 2004 and continues supporting them primarily with welfare benefits, Housing, and debt matters. A significant relationship with the Trust has built up over the years, and we hope to extend this into the future. We assisted 141 people with 798 issues at PRCMH in 2022-23. The previous year's Client to Issue ratio was 1:2. This year, it is 1:5. This means that clients are presenting more complex and multiple issues.

Outreach services

Family Wellbeing Centres (FWCs)
Under our current IAG service contract, as with our previous primary advice contract with Brent Council, we continue to deliver advice at the eight FWCs in the borough. Parents of children under 18 (previously limited to 5) who are registered with the Centres and need social welfare advice are provided with appointments to see or speak to a CAB adviser. During much of 2022-23, pandemic restrictions meant that the service was delivered by telephone, but from early 2022, in-person appointments resumed at FWCs.

Brent Hubs
CAB commenced delivery of one advice session per week at two of the Brent Hubs in early 2022 - at the Civic Centre and Harlesden Library. Under the current IAG service, we will deliver advice sessions one day a week at each of the 4 Brent Hubs: Civic Centre, Harlesden, Kilburn and Kingsbury. Residents attending the Hubs can be referred to our adviser on days when we are present.

3.4 Collaborative work

Working with colleagues from local agencies is now an established part of our culture. There are inherent challenges, for example, some agencies specialise in certain services for a particular category of clients, but overall, we believe that by collaborating with other organisations we offer clients joined up services, and reduce the risk of failed referrals, delays and confusion for clients who may already be desperate for help.

3.5 Media and promotional work

CAB is an avid user of Twitter, enabling us to reach new and existing clients, community groups, voluntary organisations, councillors and MPs and the wider public. Our website enables residents with access to the internet to obtain information about policy and legislative changes of general importance, as well as those that may affect their entitlement to benefits. This aspect has been particularly useful in this period of costs of living crisis.

We will continue to demonstrate to funders, opinion formers and policymakers the value of our work by presenting statistical outcomes that show the impact of our work.

3.6 Staff development and recruiting volunteers

Our staff team is our greatest resource, and their development is vital to maintain a quality service to clients. Staff enhance their skills by attending face-to-face, e-learning, and live/recorded webinars training sessions, regular team briefings and supervision sessions during which they contribute to the process of reviewing performance and raising standards. The Advice and Development Manager meets regularly with the advice supervisor and training officer to discuss, review, and share good practices to ensure consistency and efficiency in the delivery of advice service to Brent residents and support the continuous professional development of the advice team, including the advice volunteers.

Volunteers have a vital and increasingly important role in service delivery. The Trustee Board consists of volunteers who bring a range of skills and experience to the service. Their commitment and contribution are a great asset.

4 FINANCIAL REVIEW

4.1 Financial challenges

CAB continued to face financial challenges in 2022/23 as high levels of competition for scarce funds continued. There will be a restructure to ensure that the Bureau is tailored to the needs of the funders and is also financially viable. A key strategy will be to seek to widen the circle of funders which will reduce the importance of the LB Brent contract and make the Bureau more sustainable.

4.2 Investment powers and policy

The Trustees have continued with investments in higher interest accounts. Under the Memorandum and Articles of Association the charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

4.3 Reserves policy

The Trustees have examined the charity's requirements and has established the level of reserves (that is those funds that are freely available) that the charity ought to have in light of the main risks to the organisation. The aim is to ensure that the organisation retains reserves equivalent to three months of operating expenditure to reflect the Trustees' legal and fiduciary obligations on a going concern basis, for example payment of redundancies or other liabilities; or bridge the funding gaps between spending and receiving resources from funders. They are also held to cover possible emergencies, for example sustaining operations whilst income generating activities are under way, and to meet the working capital requirements of the organisation to continue the work of the organisation in the event of a significant reduction in funding.

The level of unrestricted reserves at 31 March 2023 were £608,133 (2022: £524,199), which means the organisation is meeting its aims of holding three months' operating expenditure.

The Trustees continue to employ the fundraising strategy, concentrating on raising sums that require a marginal staff cost, which has resulted in bringing our reserves to the current level.

5. PLANS FOR THE FUTURE

CAB will continue the activities outlined above subject to satisfactory funding arrangements. The major concern for the charity is the need to remove the reliance on the LB Brent contract, the need to restructure and the impact on our clients of inflation and the cost-of-living crisis. Against a backdrop of financial cutbacks and significantly less money available to fund local voluntary groups from traditional sources CAB managed to sustain a reasonable income level this year. The Trustee Board commends this achievement. One of the difficulties affecting all voluntary sector agencies is that funding is typically short-term. This makes strategic planning a significant challenge, especially when demand continues to increase, as is the experience of CAB.

The Trustees are committed to supporting a quality service for our clients, one that reflects a wide range of need in the local community.

The value placed on the contribution of CAB by service users is demonstrated in the high level of satisfaction recorded in our regular surveys of their views.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Brent Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Reappointment of auditor

Brebners will be proposed for re-appointment in accordance with Section 485 of the Companies Act 2006.

Small companies provision statement

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The annual report was approved by the trustees of the charity on 20 November 2023 and signed on its behalf by:



Helen Glasson
Chairperson and Trustee



Frances Hutchinson
Chairperson and Trustee

BRENT CITIZENS ADVICE BUREAUX

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

Opinion

We have audited the revised financial statements of Brent Citizens Advice Bureaux (the 'charity') for the year ended 31 March 2023, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC’s Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor’s report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime, and take advantage of the small companies exemptions in preparing the directors' report, and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 12), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the Charity and the sector in which it operates, we determined that the principal risks of non-compliance with laws and regulations related to the reporting framework (FRS 102, Companies Act 2006 and the Charities SORP 2019), health and safety legislation and data protection legislation. These risks were communicated to our audit team and we remained alert to any indications of non-compliance throughout our audit.

We understood how the Charity is complying with relevant legislation by making enquiries of management and conducting a review of board minutes. We also considered the results of our audit procedures and to what extent these corroborate this understanding and assessed the susceptibility of the Charity's financial statements to material misstatement. This included consideration of how fraud might occur and evaluation of management's incentives and opportunities for fraudulent manipulation of the financial statements.

We designed our audit procedures to identify any non-compliance with laws and regulations. Such procedures included, but were not limited to, inspection of any regulatory or legal correspondence; inspection of grant documentation and the conditions contained therein; challenging assumptions and judgements made by management; identifying and testing journal entries with a focus on large or unusual transactions as determined based on our understanding of the business; and identifying and assessing the effectiveness of controls in place to prevent and detect fraud.

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Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

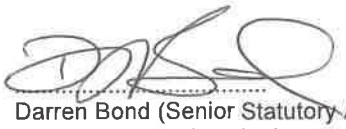
As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Darren Bond (Senior Statutory Auditor)
For and on behalf of Brebners, Statutory Auditor

130 Shaftesbury Avenue
London
W1D 5AR

Date: 21/11/2023

BRENT CITIZENS ADVICE BUREAUX

Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Year ended 31 March 2023	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2023 £
Income and Endowments from:					
Local Authority Grant	3	493,265	-	-	493,265
Grants & Contracts	4	-	-	286,783	286,783
Donations	5	1,115	-	-	1,115
Investment income	6	2,280	-	-	2,280
Other income		1,098	-	-	1,098
Total income		497,758	-	286,783	784,541
Expenditure on:					
Charitable activities		(413,824)	-	(355,694)	(769,518)
Total expenditure		(413,824)	-	(355,694)	(769,518)
Net income/(expenditure)		**83,934**	**-**	**(68,911)**	**15,023**
Net movement in funds		**83,934**	**-**	**(68,911)**	**15,023**
Reconciliation of funds					
Total funds brought forward		463,467	60,732	138,818	663,017
Total funds carried forward	**19**	**547,401**	**60,732**	**69,907**	**678,040**

The notes on pages 22 to 40 form an integral part of these financial statements.

BRENT CITIZENS ADVICE BUREAUX

Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Comparative Statement of Financial Activities for the Year Ended 31 March 2022

Year ended 31 March 2022	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2022 £
Income and Endowments from:					
Local Authority Grant	3	497,257	-	-	497,257
Grants & Contracts	4	-	-	605,778	605,778
Donations	5	999	-	-	999
Investment income	6	3,535	-	-	3,535
Other income		21,920	-	-	21,920
Total income		523,711	-	605,778	1,129,489
Expenditure on:					
Charitable activities		(473,637)	-	(674,844)	(1,148,481)
Total expenditure		(473,637)	-	(674,844)	(1,148,481)
Net income/(expenditure)		**50,074**	**-**	**(69,066)**	**(18,992)**
Net movement in funds		**50,074**	**-**	**(69,066)**	**(18,992)**
Reconciliation of funds					
Total funds brought forward		413,393	60,732	207,884	682,009
Total funds carried forward	**19**	**463,467**	**60,732**	**138,818**	**663,017**

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 19.

All recognised gains and losses are included in the Statement of Financial Activities.

BRENT CITIZENS ADVICE BUREAUX

(Registration number: 03091835)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	13	90,057	181,046
Current assets			
Debtors	14	327,319	269,818
Cash at bank and in hand	15	504,234	594,780
		831,553	864,598
Creditors: Amounts falling due within one year	16	(70,001)	(182,562)
Net current assets		**761,552**	**682,036**
Total assets less current liabilities		**851,609**	**863,082**
Provisions	17	(173,569)	(200,065)
Net assets		**678,040**	**663,017**
Funds of the charity:			
Restricted income funds			
Restricted funds		69,907	138,818
Unrestricted income funds			
Unrestricted funds		547,401	463,467
Designated Funds		60,732	60,732
Total unrestricted funds		608,133	524,199
Total funds	**19**	**678,040**	**663,017**

The Financial Statements have been prepared in accordance with the provisions applicable to small companies according to Part 15 of the Companies Act 2006.

The financial statements on pages 18 to 40 were approved by the trustees, and authorised for issue on 20 November 2023 and signed on their behalf by:

Helen Glasson
Chairperson and trustee

.....
Frances Hutchinson
Chairperson and trustee

The notes on pages 22 to 40 form an integral part of these financial statements.

BRENT CITIZENS ADVICE BUREAUX

Statement of Cash Flows for the Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash income/(expenditure)		15,023	(18,992)
Adjustments to cash flows from non-cash items			
Depreciation	7	90,989	92,825
Investment income	6	(2,280)	(3,535)
		103,732	**70,298**
Working capital adjustments			
Increase in debtors	14	(57,501)	(53,341)
(Decrease)/increase in creditors	16	(127,561)	14,895
Increase in deferred income		15,000	-
Charged/credited to SOFA		(26,496)	(11,718)
Net cash flows from operating activities		**(92,826)**	**20,134**
Cash flows from investing activities			
Interest receivable and similar income	6	2,280	3,535
Purchase of tangible fixed assets	13	-	(1,979)
Net cash flows from investing activities		2,280	1,556
Net (decrease)/increase in cash and cash equivalents		**(90,546)**	**21,690**
Cash and cash equivalents at 1 April		594,780	573,090
Cash and cash equivalents at 31 March		**504,234**	**594,780**

All of the cash flows are derived from continuing operations during the above two periods.

1 CHARITY STATUS

The charity is a company limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The charity's registration number is 1049632 and its company registration number is 03091835.

The address of its registered office is:
270-272 High Road
London
NW10 2EY

2 ACCOUNTING POLICIES

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Brent Citizens Advice Bureaux meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The charity has adapted the Companies Act formats to reflect the special nature of the charity's activities.

The financial statements are presented in sterling which is the functional currency of the charity. Amounts within the financial statements are rounded to the nearest £1.

Going concern

The charity is dependent on the continued support of funders. The trustees believe that the charity will contine to receive support and accordingly consider that it is appropriate to prepare financial statements on a going concern basis. If funding was cut the trustees believe that the charity's activities, and consequently costs, could be reduced accordingly, and with the current level of unrestricted funds they believe that the charity could continue in operation at a lower level of activity for the foreseeable future. The financial statements do not include the adjustments that would result if the charity was unable to continue as a going concern.

In preparing the accounts, the trustees have therefore adopted the going concern basis.

Income

Donations and legacies income received by way of donations and grants is recognised when the charity is legally entitled to the income, certain of receipt and the amount can be quantified with sufficient reliability. Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income is deferred only when the charity has to fulfil conditions or the income relates to future periods.

Investment income arises from interest bearing bank accounts and is recognised on a receivable basis.

Funds

Unrestricted funds comprise accumulated surpluses and deficits on general funds which are available for use at the discretion of the trustees, in furtherance of the general charitable objectives.

Restricted funds are subject to specific restricted conditions imposed by the donors.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

All the investment income arises from an interest-bearing deposit account.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. All expenditure is categorised as expenditure on charitable activities includes governance costs and support costs. Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets, other than assets under construction, so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
IT & Communication Equipment	25% per annum straight line
Leasehold Improvements	25% per annum straight line

Debtors

Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Trade and other debtors are recognised at the settlement amount due.

Cash and cash equivalents

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised 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 recognised at their settlement amount after allowing for any trade discounts due.

Provisions

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

Operating lease agreements

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

Pensions

Members of staff who joined prior to 31 October 2000 were eligible to join the Charity's defined benefit managed by the National Association of Citizens Advice Bureaux after the completion of a qualifying period of service. The scheme is a multi-employer pension scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to Brent Citizens Advice Bureaux. In accordance with FRS 102 therefore, the scheme is accounted for as a defined contribution scheme. Contributions to the scheme are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Fixed assets other than freehold land are recorded at depreciated historical cost and all other assets and liabilities are recorded at cost which is their fair value.

3 LOCAL AUTHORITY GRANT

	Unrestricted funds Total 2023 £	Total 2022 £
London Borough of Brent:		
General Advice grant	373,978	325,783
Brent Advice Partnership	119,287	171,474
Total Local Authority Grants Received	493,265	497,257
Less Payments To Partners	(49,495)	(88,000)
Net Grant	**443,770**	**409,257**

4 GRANTS & CONTRACTS

	Restricted funds Total 2023 £	Total 2022 £
Clyde & Co	30,000	30,642
Brent Housing Management (Partnership)	6,554	26,217
Children's Centres	57,409	114,817
Park Royal Centre for Mental Health	23,000	23,000
Capitalise	80,993	70,791
Winter Warmth Project	98	600
Energy Advice	35,284	-
Universal Support	2,749	301,535
European Union Settlement Scheme	7,320	16,266
Trussell Trust	27,376	21,910
GLA - Cost of Living Advice	16,000	-
Total Restricted Grants & Contracts	286,783	605,778
Total Grants & Contracts	**286,783**	**605,778**

5 DONATIONS

	Unrestricted funds Total 2023 £	Total 2022 £
Anonymous Donations	1,115	999
	1,115	**999**

6 INVESTMENT INCOME

	Unrestricted funds Total 2023 £	Total 2022 £
Interest receivable and similar income;		
Interest receivable on bank deposits	**2,280**	**3,535**

7 NET INCOME/EXPENDITURE

	2023 £	2022 £
This is stated after charging:		
Audit of the financial statements	8,100	7,200
Depreciation of tangible fixed assets	90,990	92,825
Operating lease payments	23,985	28,600
	123,075	**128,625**

8 TRUSTEES REMUNERATION AND EXPENSES

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

9 STAFF COSTS

The aggregate payroll costs were as follows:

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	498,133	732,332
Social security costs	20,868	67,663
Pension costs	(2,110)	30,047
	516,891	**830,042**

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023 No	2022 No
General Bureau Services	11	10
Projects	3	9
Support	4	8
	18	**27**

No employee earned in excess of £60,000 during the year (2022: no employee).

The charity considers its key management personnel to comprise of one person, the Chief Executive. During the year and the prior year this position was held by two individuals, with no overlap in periods of service. The total aggregate employment benefit for this role was £54,333 (2022: £55,596).

10 AUDITORS' REMUNERATION

	2023 £	2022 £
Audit of the financial statements	**8,100**	**7,200**

11 TAXATION

The charity is a registered charity and as such is entitled to certain tax exemptions on income and surpluses on trading activities carried on in furtherance of the charity's primary objectives, if these profits and surpluses are applied solely for charitable purposes.

12 ANALYSIS OF EXPENDITURE

Current year	Staff Costs £	Direct Costs £	Governance & Suppport Costs £	2023 Total £
General Bureau Services	258,786	90,399	64,639	**413,824**
Projects	258,105	54,376	43,213	**355,694**
Totals	516,891	144,775	107,852	**769,518**

Prior year	Staff Costs £	Direct Costs £	Governance & Suppport Costs £	2022 Total £
General Bureau Services	278,124	145,860	53,512	**477,496**
Projects	551,918	73,154	45,913	**670,985**
Totals	830,042	219,014	99,425	**1,148,481**

Support cost analysis	2023 £	2022 £
Staff travel cost	1,636	7,013
Printing, postage and stationery	671	2,367
Telephone and fax	5,808	6,560
Computer expenses	3,333	5,268
Office sundries	788	6,860
Insurance	598	5,874
Rent and rates	23,986	28,600
Light and heat	1,071	5,930
Water	-	2,792
Premises and equipment maintenance	7,934	3,729
Cleaning	-	272
Training cost	-	95
Reference material	9,714	2,141
Membership fees	-	7,851
Payroll charges	3,441	3,202
Bank charges	382	495
Depreciation	-	3,176
Total support costs	**59,362**	**92,225**

Support cost analysis	2023 £	2022 £
Total support costs brought forward	**59,362**	**92,225**
Governance		
Legal fees	30,380	-
Accountancy fees	10,010	-
Audit	8,100	7,200
Total governance costs	**48,490**	**7,200**
Total support and governance costs	**107,852**	**99,425**

13 TANGIBLE FIXED ASSETS

	IT & Communications £	Leasehold Improvements £	Total £
Cost			
At 1 April 2022	84,539	358,595	443,134
At 31 March 2023	84,539	358,595	443,134
Depreciation			
At 1 April 2022	82,790	179,298	262,088
Charge for the year	1,340	89,649	90,989
At 31 March 2023	84,130	268,947	353,077
Net book value			
At 31 March 2023	**409**	**89,648**	**90,057**
At 31 March 2022	**1,749**	**179,297**	**181,046**

14 DEBTORS

	2023 £	2022 £
Prepayments and accrued income	**327,319**	**269,818**

	2023 £	2022 £
Funds received as agent	49,495	88,000
Funds paid as agent	(49,495)	(88,000)
Balances held	-	-

15 CASH AND CASH EQUIVALENTS

	2023 £	2022 £
Cash at bank	**504,234**	**594,780**

16 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade creditors	1,012	-
Other taxation and social security	11,497	23,697
Other creditors	25,088	18,625
Accruals	17,404	140,240
Deferred income	15,000	-
	70,001	**182,562**

Deferred income	2023 £	2022 £
Deferred income at 1 April 2022	-	-
Resources deferred in the period	(15,000)	-
Amounts released from previous periods	-	-
Deferred income at year end	**(15,000)**	**-**

Deferred income comprises funds received by the Charity which relate to grants whose conditions for recognition are fully or partially unmet at the year end.

17 PROVISIONS

	Pension contributions provision £	Dilapidation provision £	Total £
At 1 April 2022	112,065	88,000	200,065
Charged to the statement of recognised gains and losses	(26,496)	-	(26,496)
At 31 March 2023	**85,569**	**88,000**	**173,569**

18 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds		Restricted funds	Total funds at 31 March 2023
	General £	Designated £	£	£
Tangible fixed assets	43,335	-	46,722	90,057
Net current assets	677,634	60,732	23,186	761,552
Provisions	(173,569)	-	-	(173,569)
Total net assets	**547,400**	**60,732**	**69,908**	**678,040**

	Unrestricted funds		Restricted funds	Total funds at 31 March 2022
	General £	Designated £	£	£
Tangible fixed assets	87,603	-	93,444	181,047
Net current assets	575,929	60,732	45,374	682,035
Provisions	(200,065)	-	-	(200,065)
Total net assets	**463,467**	**60,732**	**138,818**	**663,017**

19 FUNDS

Current year	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General				
General fund	463,467	497,758	(413,824)	547,401
Designated				
Repairs reserve	60,732	-	-	60,732
Total unrestricted funds	**524,199**	**497,758**	**(413,824)**	**608,133**
Restricted funds				
Children's Centres	(14,525)	57,409	(57,409)	(14,525)
Capitalise	(385)	80,993	(80,993)	(385)
Universal Support	-	2,749	(2,344)	405
Brent Housing Management	-	6,554	(7,621)	(1,067)
Clyde & Co	1,972	30,000	(30,000)	1,972
Park Royal Centre for Mental Health	6,728	23,000	(29,728)	-
NCIL	93,443	-	(46,722)	46,721
European Union Settlement Scheme	-	7,320	(7,320)	-
London & Quadrant	(968)	-	-	(968)
WDP	968	-	-	968
Winter Warmth Project	4,795	98	(950)	3,943
Trussell Trust	-	27,376	(27,376)	-
Catalyst Housing Brent	8,687	-	-	8,687
Catalyst Housing - Ealing	167	-	-	167
Brent Welfare Reform Project	2,354	-	-	2,354
BAS4IL	145	-	-	145
WPWP	1,128	-	-	1,128
VSIF	524	-	-	524
Veolia	5,402	-	(5,402)	-
Other	17,862	-	-	17,862
Genesis Community Housing	8,545	-	(8,545)	-
BDIG	1,976	-	-	1,976
Energy Advice	-	35,284	(35,284)	-
Cost of Living Advice	-	16,000	(16,000)	-
Total restricted funds	138,818	286,783	(355,694)	69,907
Total funds	**663,017**	**784,541**	**(769,518)**	**678,040**

BRENT CITIZENS ADVICE BUREAUX

Notes to the Financial Statements for the Year Ended 31 March 2023

Prior year	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General				
General fund	413,393	523,711	(473,637)	463,467
Designated				
Repairs reserve	60,732	-	-	60,732
Total unrestricted funds	**474,125**	**523,711**	**(473,637)**	**524,199**
Restricted				
Children's Centres	6,001	114,817	(135,343)	(14,525)
Capitalise	20	70,791	(71,196)	(385)
Universal Support	3,137	301,535	(304,672)	-
Brent Housing Management	1,101	26,217	(27,318)	-
Clyde & Co	(1,653)	30,642	(27,017)	1,972
Park Royal Centre for Mental Health	6,728	23,000	(23,000)	6,728
NCIL	140,165	-	(46,722)	93,443
European Union Settlement Scheme	-	16,266	(16,266)	-
London & Quadrant	(968)	-	-	(968)
WDP	968	-	-	968
Winter Warmth Project	5,595	600	(1,400)	4,795
Trussell Trust	-	21,910	(21,910)	-
Catalyst Housing Brent	8,687	-	-	8,687
Catalyst Housing - Ealing	167	-	-	167
Brent Welfare Reform Project	2,354	-	-	2,354
BAS4IL	145	-	-	145
WPWP	1,128	-	-	1,128
VSIF	524	-	-	524
Veolia	5,402	-	-	5,402
Other	17,862	-	-	17,862
Genesis Community Housing	8,545	-	-	8,545
BDIG	1,976	-	-	1,976
Total restricted funds	207,884	605,778	(674,844)	138,818
Total funds	**682,009**	**1,129,489**	**(1,148,481)**	**663,017**

Name of fund	Description, nature and purpose of the fund
Children's Centres	Generalist advice to parents with children aged 5 and under in the London Borough of Brent.
Capitalise	The provision of specialist debt advice to Brent residents.
Universal Support	Help to Claim project supports Universal claimants, up to the date of their first payment, to receive their full entitlement to this benefit.
Brent Housing Partnership	The provision of money and debt advice to Brent Council tenants and leaseholders.
Clyde & Co	The provision of free honorary legal advice with the support of Clyde & Co International Law Firm.
Park Royal Centre for Mental Health	Welfare benefits and money advice to inpatients of Park Royal Centre for Mental Health.
Neighbourhood Community Infrastructure Levy	Refurbishment of the Brent Citizens Advice Bureau office which is included within fixed assets where the expenditure is considered capital in nature.
European Union Settlement Scheme	Assistance for vulnerable EU nationals in the Borough of Brent in supporting applications for leave to remain under the EU Settlement Scheme.
Trussell Trust	Provision of financial advice to help address the root causes of food poverty.
Energy Advice	The provision of advice to people struggling with their energy bills and usage.
Cost of Living Advice	Funding for the delivery of crisis prevention and specialist casework for vulnerable Londoners.
Personal Budget Service	Provision of support with personal budget to Universal Credit claimants.
London & Quadrant (L&Q)	Provision of money advice to L&Q tenants under their Pound Advice Project.
Westminster Drug Project (WDP)	Provision of welfare benefits, employment and housing advice to clients of Westminster Drug Project.
Winter Warmth	Provision of financial suppport to those experiencing fuel poverty through donations made by patrons of the Tricycle Theatre and others.
Catalyst Housing Brent	The provision of money advice to Catalyst Housing tenants and leaseholders living in Brent.
Catalyst Housing Ealing	The provision of money advice to Catalyst Housing tenants and leaseholders living in Ealing.
Brent Welfare Reform Project	The provision of welfare benefits and debt advice to Brent residents directly affected by changes to the welfare benefits system.

Name of fund	Description, nature and purpose of the fund
BAS4IL	The provision of debt and employment advice to people aged 18-64 referred to the office by Age UK Brent in order to promote and maximise the independence of Brent's older and disabled people through high quality accessible advice and guidance.
WPWP	The provision of legal and welfare benefits advice to residents of the St Raphael's Estate, in addition to supporting them to manage their personal finances successfullly, as well as providing advice and to upskilling those living in Brent who are directly affected by the rolllout of Universal Credit.
Voluntary Sector Initiative Fund (VSIF)	Funding to improve the employability of local unemployed residents through volunteering.
Veolia	Funding to allow local residents to clear domestic water debts (ended in December 2012).
Genesis Community Housing	The provision of money and debt advice to Genesis Community Housing tenants and leaseholders (ended March 2013).
Brent Disability Interim Gateway (BDIG)	Funding to deliver advice to disabled people and people with long-term limiting health problems.

The designated unrestricted fund "Repairs Reserve" relates to funds set aside to cover repairs and dilapidations commitments.

20 PENSION AND OTHER SCHEMES

Defined benefit pension schemes

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2023/24 accounting year, the contributions to the Plan for the year ending 31 March 2024 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. The 31 March 2022 valuation is currently underway and a new schedule of contributions will be put in place at its completion.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2023 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037. The 31 March 2022 valuation is currently underway.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 15 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

The major assumptions used by the actuary were (in nominal terms) as follows:

	As at 31 March 2023 %	As at 31 March 2022 %
Discount rate	2.85	3.25
Inflation (RPI)	4.80	2.80
Revaluation of deferred pensions in excess of GMP	2.85	3.25
Pension in payment increases of:	-	-
Discount rate	3	3
- CPI or 5% p.a. if less	2.85	3.25
- CPI inflation since retirement or 5% p.a. compound if less	2.50	2.70
- CPI or 3% p.a. if less	2.50	2.70
Commutation of pension for cash at retirement (% of HMRC maximum)	75.00	75.00

Assumed life expectancies on retirement at age 65 are:

	As at 31 March 2023 Years	As at 31 March 2022 Years
Current UK pensioners at retirement age - male	21	21
Current UK pensioners at retirement age - female	24	24
Future UK pensioners at retirement age - male	22	23
Future UK pensioners at retirement age - female	25	26

The assets in the Plan were:

	Value at 31 March 2023 £	Value at 31 March 2022 £
Multi asset funds	24,903,000	68,955,000
Structured Equity	35,116,000	27,488,000
Cash	726,000	5,771,000
Fair Value of Plan assets	**60,745,000**	**102,214,000**

The actual return on assets over the period was:

	As at 31 March 2023 £	As at 31 March 2022 £
Return on scheme assets	**(37,084,000)**	**5,301,000**

Reconciliation of scheme assets and liabilities to assets and liabilities recognised

	2023 £	2022 £
Present value of defined benefit obligation	(111,169,000)	(148,768,000)
Fair value of scheme assets	60,745,000	102,214,000
Defined benefit pension scheme deficit	**(50,424,000)**	**(46,554,000)**

Reconciliation of opening and closing balances of the present value of the defined benefit obligation

	2023 £
Present value at start of year	148,768,000
Current service cost	832,000
Interest cost	4,074,000
Actuarial gains and losses	(35,041,000)
Benefits paid	(7,464,000)
Present value at end of year	**111,169,000**

Reconciliation of opening and closing balances of the fair value of Plan assets

	2023 £
Fair value at start of year	102,214,000
Interest income	2,801,000
Return on plan assets, excluding amounts included in interest income/(expense)	(39,885,000)
Employer contributions	3,079,000
Benefits paid	(7,464,000)
Fair value at end of year	**60,745,000**

The pension scheme has not invested in any of the charity's own financial instruments or in properties or other assets used by the charity.

The amounts recognised in profit or loss

	As at 31 March 2023 £	As at 31 March 2022 £
Service cost - including current and past service costs and liabilities	-	-
Service cost - administrative cost	832,000	771,000
Net interest on the net defined benefit liability	1,273,000	1,285,000
Total expense	**2,105,000**	**2,056,000**

Remeasurement of the net defined benefit liability (asset) to be shown in OCI

	As at 31 March 2023 £	As at 31 March 2022 £
Actuarial (gains)/losses on the liabilities	(35,041,000)	(11,745,000)
Return on assets, excluding interest income	39,885,000	(3,240,000)
Changes in the effect of the asset ceiling excluding interest income	-	-
Total remeasurement of the net defined benefit liability (asset) to be shown in OCI	**4,844,000**	**(14,985,000)**

21 FINANCIAL COMMITMENTS

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
Land and buildings		
Within one year	28,600	28,600
Between one and five years	114,400	114,400
After five years	178,182	206,782
	321,182	**349,782**

The total amount recognised as an expense relating to operating leases during the year was £28,600 (2021: £28,600).

22 LIABILITY OF MEMBERS

The Charitable Company is limited by guarantee and has no share capital. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to to £1 per member of the Charity during the time they are a member, or one year thereafter, as stated in the Memorandum and Articles of Association. There is no one controlling party.

BRENT CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1049632

Accounts

Company registration number: 03091835
Charity registration number: 1049632

BRENT CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

BREBNERS
Chartered Accountants & Statutory Auditor
130 Shaftesbury Avenue
London
W1D 5AR

BRENT CITIZENS ADVICE BUREAUX

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BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2022

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2022. The financial statements have been prepared in accordance with the accounting policies set out on pages 18 and 19 and comply with the Companies Act and applicable law.

The Trustees' Report includes the Directors' Report as required by company law.

Charity Registration Number	1049632
Company Registration Number	03091835
	The charity is incorporated in England and Wales.
Chairman	David Askwith
Vice Chairman	Helen Glasson
Chief Executive Officer	Sharon Wright (appointed 01 July 2022)
	Jacqueline Carr (resigned 31 December 2021)
	The position of CEO was vacant from 04 January 2022 to 30 June 2022. Interim management support services were provided by Phil Jew Consultancy Limited.
Trustees	David Askwith
	Helen Glasson
	Louisa Martin, Treasurer
	John Bash (ceased 14 September 2022)
	Mabel Sumner
	Victor Rae-Reeves (ceased 27 January 2022)
	Linda Lam
	Marie Whyte (ceased 7 December 2021)
	Robert Roscoe
	Mohammed Inham Hassen (appointed 22 February 2022)
	Frances Hutchinson (appointed 22 February 2022)

BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2022

Secretary	Sophia Johnson
Registered Office	270-272 High Road London NW10 2EY
Bankers	National Westminster Bank Plc Park Royal Branch 1 Abbey Road London NW10 7RA
Auditor	Brebners Chartered Accountants & Statutory Auditor 130 Shaftesbury Avenue London W1D 5AR

BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2022

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

1.1 Governing Document

Brent Citizens Advice Bureaux is a company limited by guarantee governed by its Memorandum and Articles of Association dated December 2007. It is registered as a charity with the Charity Commission.

1.2 Appointment of Trustees

Until otherwise determined by the Bureau in General Meeting the number of Trustees shall not be neither less than nine nor more than twenty being either:

a) elected at the Annual General Meeting, and who shall hold office from the conclusion of that meeting
b) nominated by a member organisation
c) co-opted by the Trustee Board,

Provided that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

Each appointment of a co-opted or nominated Trustee shall be made at an ordinary meeting of the Trustee Board and shall take effect immediately unless the appointment is to fill a place which has not yet been vacated in which case the appointment shall run from the date when the post becomes vacant.

All elected Trustees shall retire from office at the third Annual General Meeting (AGM) following the AGM at which they were elected but may be re-elected.

All nominated or co-opted Trustees shall retire from office at the third AGM following the ordinary meeting of the Trustee Board at which they were appointed but may be re-appointed.

At the ordinary meeting of the Trustee Board immediately preceding the AGM, the Trustee Board shall (if applicable):

• review member organisations; and consider any application for representation on the Trustee Board from any member organisation;
• Any proposal from a Trustee to offer representation on the Trustee Board to any member organisation.

Any proposal from a Trustee to offer representation to a member organisation can be voted on. If this motion is passed by a majority of at least two-thirds of the Trustees present, the Trustee Board will decide how long the organisation can be represented for and invite it to nominate a representative.

As set out in the Articles of Association the Chair of the Board of Trustees is nominated and elected at the meeting immediately following the AGM. The Honorary Treasurer is similarly nominated and elected. The AGM is held each year in February. The Chair is permitted to serve for a total period of 6 years but is elected or re-elected at the AGM.

The Trustees seek to ensure that the needs of the community are appropriately reflected through the diversity of the body of Trustees.

To enhance the potential pool of the Trustees, the charity advertises vacancies and skills and experience required on the trustee board locally and nationally, seeking to identify people who would be interested in joining the board and using their experience to assist the charity. The charity also encourages former clients to join the board.

In an effort to maintain a broad skill mix, Trustees are requested to provide a list of their skills (and update it each year) and in the event of particular skills being lost due to retirements, individuals are approached to offer themselves for election to the Trustees.

1.3 Induction and Training of Trustees

New Trustees undergo an orientation period to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the board and decision-making processes, the business plan and recent financial performance of the charity. Prior to joining the Board, they are invited to attend a board meeting and a sub-committee meeting. During the induction period they meet key employees and other Trustees if available. Trustees are also invited to attend an induction training event provided by Citizens Advice to inform them about the role of and relationship with the national organisation. Trustees are encouraged to attend appropriate external training events where these would facilitate the undertaking of their role. Trustees are also encouraged to attend occasional staff meetings to familiarise themselves with the issues concerning the day-to-day activities of the organisation.

1.4 Organisation

The Trustees administer the charity. The Board meets 5 times a year, this can be a remote meeting, and there are sub-committees covering Finance, Audit and External Engagement; and Personnel, Health and Safety and Premises, which meet a minimum of 4 times a year, again this can be remotely.

1.5 Arrangements for Setting Pay and Remuneration of Key Management Personnel

Trustees discuss pay and remuneration at the Personnel, Health and Safety and Premises subcommittee and make recommendations to the full Board. The benchmarks used are from the national Citizens Advice report on Local Citizens Advice Salary Data, the last of which was issued in 2020. This enables Citizens Advice Brent to set salaries that are comparable to other local Citizens Advice offices.

1.6 Risk Management

The Trustees pay due attention to risk management and review risks to the organisation at regular intervals. The Board has a risk management strategy which comprises:

• An quarterly review of the risks the charity may face;
• The establishment of systems and procedures to mitigate those risks identified in the plan;
• The implementation of procedures designed to minimise any potential impact on the charity should those risks materialise

The year ending 31st March 2022 has seen the fifth year of two major advice service contracts with the London Borough of Brent, which were originally let on a three year, plus one, plus one basis. The amount paid under the contract reduced by 5% each year and as this is the dominant funding stream it has had a major influence on our budget. An interim extension to this contract covering the period to December 2022 was secured, at which point CAB received notice from LB Brent of their intention to award the contract to CAB. Securing this contract with LB Brent is vital for CAB as it represents the organisation's primary source of funding.

The continuation of austerity has meant that LB Brent and other organisations have continued to reduce funding for services provided by CAB. The effects of the Pandemic, Welfare Reform and the impact of the cost of living crisis and the impact of changes for EU Nationals means that at a time of reduced funding demand for assistance and advice continues to grow.

Although the Office has now been refurbished, various lockdowns and other restrictions have meant that it was not possible to fully utilise the premises in 2021-22. This service delivery model during the pandemic saw CAB switch to telephone advice as a primary channel as staff and volunteers worked and engagedfrom home. Despite the logistical challenges that the pandemic presented, CAB continued to provide an advice service to the residents of Brent.

Jaqueline Carr, CAB's Chief Executive for many years, retired on 31st December 2021. This loss of key personnel represents a major risk to the organisation. An experienced consultant was engaged from January 2022 to steer the organisation through the LB Brent retendering process and to assist with recruiting a new CEO.

2. OBJECTIVES AND ACTIVITIES

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit and in particular to its supplementary public benefit guidance.

2.1 General objectives

The principal objective of the charity is:

"The promotion of any charitable purposes for the benefit of the community in London by the advancement of education, the protection of health and the relief of poverty, sickness and distress".

The charity has the general aim of contributing to the quality of life of the 335,300 residents (ONS estimate) of the borough of Brent through the provision of free, independent, impartial and confidential advice. Citizens Advice Brent (CAB) prides itself on being a dynamic, responsive organisation, providing high quality advice and information for the full benefit of Brent residents.

Our advice covers the spectrum of issues facing contemporary society. Our interventions frequently have a significant impact on our clients' lives. For example, during this year of the pandemic we assisted many more clients with Welfare benefit, housing and debt related matters. The increased number of enquiries in these categories formed at least 69% of the overall enquiries that we dealt with throughout the year. Our aim always is to ensure our clients have a better understanding of their legal position and greater confidence to assert their rights appropriately in future. Fulfilling this aim has been tested to the full as national social, economic and political change has impacted on the borough. The Trustee Board acknowledges the inherent challenges, but to continue to provide a relevant service in the modern era, we must embrace change, adapt and be alert for fresh opportunities to sustain and develop the vital role we perform.

Due to the obvious need for advice and support on Universal Credit as a result of the pandemic, Citizens Advice managed to secure funding from the Department for Work and Pensions to enable local Citizens Advice offices throughout England and Wales to support claimants. The project is entitled Help to Claim. Prior to the closure of job centres during the pandemic, CAB provided advice at both Harlesden and Wembley Job Centres. During 2021-22 we helped claimants remotely by telephone and webchat. Brent will not be participating in the new contract from April 2022. The Help to Claim service is now provided for Brent residents by our sister organisation, Citizens Advice Hounslow and by telephone and webchat.

High levels of demand for our service continue, whether delivered remotely by telephone or electronically. It has not been possible to run a drop-in service for much of the last few years due to pandemic restrictions. There has consequently been increased demand on the telephone service and people requesting advice via email in particular.

One of our tasks is to aggregate anonymised information obtained from individual clients so that it can be used by national Citizens Advice to inform central government of the consequence of legislative, economic and social change for Brent residents in the various categories of advice that we offer, and we continue to do this and provide Citizens Advice with feedback on their research and campaign agenda.

The challenge to CAB is to maintain a high-quality service at a time of change and high demand and when the competition for and pressure on funding for the voluntary sector continues to increase. We greatly appreciate the recognition given to our work by the London Borough of Brent since CAB's inception at its current location in 1981. Despite unparalleled pressure on its resources, the Council continues to support and encourage our work.

Central to the work of the organisation is its educational role, both by enabling clients to exercise better control over their lives by easily accessing the information they need, and through the recruitment and training of a team of local volunteers. As a result of the skills acquired by our volunteers, under a rigorous, but supportive training programme led by our Training Officer, most volunteers who leave our service successfully obtain paid work in a range of different careers. CAB is proud to contribute to the local economy in this way. The recruitment and training of volunteers during the year was hampered by COVID restrictions.

2.2 Category of Enquiries and client base

As in previous years, the demand for advice in welfare benefits, debt, employment and housing was high and accounted 80% for all enquiries, down 7 percentage point on last year. Financial gains made for clients during the year were £6,415,793 - an increase of 31% on last year. The number of people from Black, Asian and minority ethnic backgrounds presenting at CAB rose from 46% last year to 51 % of all clients. White British and 'white other' clients represented 48% of all clients.

44% of our clients were disabled or had a long-term limiting health problem - up from 36% in 2020-21 and 41% in 2019-2020. 59% of our clients were women. The number of people aged 25 and over approaching CAB continued to be high, with 95% aged between 25 and 64. Those under 25 and over 65 represented 6% to 10% respectively of clients seen during this year.

Our shop-front premises on the Willesden High Road with a bus stop outside the door mean that we are a visible and accessible resource for our clients, 20% of whom live in local wards: Stonebridge, Harlesden, Willesden Green and Kilburn.

2.3 Business Plan

Our objectives for 2021/22 were:

1. Making it easier to get relevant advice in Brent
CAB want to make it easier to get relevant advice in Brent by providing an accessible and multi-channel service that meets as many community and client needs as possible and respond to changing needs. CAB will improve its telephone advice service as a priority.
When we see clients face-to-face we will provide our services in a pleasant, well-equipped and well-designed environment.

2. Being more influential
We will use the evidence provided by clients and users to be more influential, developing and contributing to research and campaign activity that leads to improvements in policy and practice and prevents problems and systemic failure. We will work in partnership with other agencies and organisations wherever possible and undertake research and campaign work to understand and prevent systemic failures.

3. Becoming a stronger and more sustainable service and organisation
CAB aims to become a stronger and more sustainable service and organisation and aims to be the first choice for funders and commissioners. We will increase our financial sustainability by diversifying our funding portfolio and look at more innovative ways of income generation.

4. Being an organisation staff and volunteers love to work for
CAB will create a culture that is friendly, collaborative and innovative and that adapts to the changing needs of our clients. Equality, diversity and inclusion will be fundamental to this culture.

3. ACHIEVEMENTS AND PERFORMANCE

Demand for advice and generalist services

The level of demand has continued to be high. CAB assisted over 12,000 people in 2021-22, with 19,000 issues. The headline figures cannot reflect, however, the complexity of some of the cases we resolved which were more challenging for the advice team because of changes to legislation underpinning the government's attempts to tackle the pandemic, eg the introduction of the furlough scheme and restrictions on the recovery of debts and repossession of accommodation. CAB has had to train all paid staff and volunteers in these new major areas as well as the changes to other categories of our work. Our team has been instrumental in training advisers in other organisations.

Advice, Information and Guidance Service

We have two contracts with Brent Council to deliver advice services to people who live, work or study in the borough. The overall council funding of £497,257 (of which £88,000 was paid to partners) enabled us to help with 17,995 enquiries (an increase of 16% on last year). Experience has shown that investment in our advice services directly benefits the Council because our early intervention can avert costly expenditure on statutory services further down the line, as is demonstrated by the positive outcomes we obtain for local residents.

We are experts in welfare benefits and debt and are accredited with an AQS standard in general help with casework. This accreditation was renewed in May 2021.

Under our second contract with Brent Council, we work closely with Age UK Harrow, Hillingdon and Brent making referrals for people in need through either disability, or ill health, or who have care responsibilities and who need home visits. During the pandemic, Age UK have also been working largely remotely but have continued to provide a service. The second contract also requires us to form and develop an advice network, administer the Brent Advice Matters (BAM) website and administer a grant programme. Much of this work is subcontracted to Brent Council for Voluntary Service (BCVS). The BAM website is designed to improve access to local advice and to assist with self-help to those residents who are able to support themselves which has been even more important in the last year. Visits to the site this year increased by 25%.

Specialist services

Debt Free London

This is a pan-London debt advice service, funded by the Money and Pensions Service (MaPS) with 23 participating organisations. Toynbee Hall is the project lead. CAB holds a contract to deliver debt advice in Brent. In 2021-22 our service assisted 658 people with debt problems. The contract has been extended until January 2023.

John Fisher Free Legal Advice Service
This project now in its 21st year, continues to be generously supported by Clyde & Co LLP. This international law firm has been funding a coordinator to service our Honorary Legal Advice (HLA) sessions since the project started in December 2001, and we are indebted to them for their continued support of the project. Our Virtual HLA Employment Advice Clinic continues to thrive, and clients are advised by lawyers from Clyde & Co via Skype. This model of delivery has proven to be essential during the pandemic and attempts are being made to recruit more volunteers to the service.

Help to Claim
This project has been funded the DWP since April 2019 and is designed to ensure that people who claim Universal Credit provide all the information required in order for them to receive their full entitlement first time and ensure that payment is based on accurate, up to date information. We will not be participating in the new service, from April 2022.

Windrush
CAB successfully supported several clients who have been affected by the government's mishandling of their status in the UK. The project was funded by the Home Office and brokered by Citizens Advice.
This has been a particularly challenging experience for both clients and the adviser working on the project as they relived the injustices of their experiences in order to make their claims.

Outreach services

Family Wellbeing Centres (FWCs)
Under our primary advice contract with Brent Council we deliver advice at the eight FWCs in the borough. Parents of children under the age of 5 who are registered with the Centres and need welfare advice are provided with appointments to see or speak to a CAB adviser. During much of 2021-22, pandemic restrictions means that the service was delivered by telephone, but from early 2022, in person appointments resumed at FWCs. We assisted 1,919 people with 2,919 issues at FWCs in 2021-22. The contract to deliver this outreach service has been extended until December 2022.

Brent Hubs
CAB commenced delivery of one advice session per week at two of the Brent Hubs in early 2022 - at the Civic Centre and Harlesden Library. Residents attending the hubs can been referred to our adviser on days when we are present.

Park Royal Centre for Mental Health
Pond Ward, Pine Ward and Shore Ward at Park Royal Mental Health Centre in Brent are adult inpatient wards providing a safe and therapeutic environment for people with acute mental health problems. CAB has been funded to provide an advice service for their inpatients since 2004 and work continues supporting them primarily with welfare benefits, housing and debt matters. A significant relationship with the Trust has built up over the years and we hope to extend this into the future. We assisted 175 people with 317 issues at PRCMH in 2021-22.

3.4 Collaborative work

Working with colleagues from local agencies is now an established part of our culture. There are inherent challenges, for example, some agencies specialise in certain services for a particular category of clients, but overall, we believe that by collaborating with other organisations we offer clients joined up services, and reduce the risk of failed referrals, delays and confusion for clients who may already be desperate for help.

3.5 Media and promotional work

CAB is an avid user of Twitter, enabling us to reach new and existing clients, community groups, voluntary organisations, councillors and MPs and the wider public. Our website enables residents with access to the internet to obtain information about policy and legislative changes of general importance, as well as those that may affect their entitlement to benefits. This aspect has been particularly useful during COVID restrictions.

We will continue to demonstrate to funders, opinion formers and policy makers the value of our work by presenting statistical outcomes that show the impact of our work.

3.6 Staff development and recruiting volunteers

Our staff team is our greatest resource, and their development is vital to maintain a quality service to clients. Staff enhance their skills by attending remotely training sessions, regular team briefings and supervision sessions during which they contribute to the process of reviewing performance and raising standards. The staff team regularly meet remotely to review their work, to discuss progress and to scrutinise practice to ensure consistency and efficiency in the delivery of advice.

Volunteers have a vital and increasingly important role in service delivery. The Trustee Board consists of volunteers who bring a range of skills and experience to the service. Their commitment and contribution is a great asset.

We would like to express our gratitude to Jaqueline Carr, our former Chief Executive who retired in December 2021 after 37 years' service. She will remain a volunteer with CAB - Thank you, Jacqueline, for all your hard work, support and diligence over the past few decades.

We would also like to express particular thanks to Ashok Shah a volunteer for 34 years, latterly as Finance Officer, who retired in May 2022.

4 FINANCIAL REVIEW

4.1 Financial challenges

CAB continued to face financial challenges in 2021-22 as high levels of competition for scarce funds continued. Nevertheless, we secured new funding from Trussell Trust to deliver advice services at its Brent Foodbank and maintained funding for the Debt Free London (DFL) service and our two contracts with Brent Council for the whole of the year. Recommissioning of the DFL service and Brent Council contracts was expected to take place during the year but in the end was delayed and contracts were extended into the 2022-23 year. In December 2022 CAB received notice of LB Brent's intention to renew their contracts with CAB.

Unfortunately, in February 2022 we were informed that funding from Brent Council's Housing Management Service for the provision of advice for tenants was to be withdrawn from July 2022. Funding of just over £26,000 was provided in 2021-22 and has been held since 2006.

4.2 Investment powers and policy

The Trustees have continued with investments in higher interest accounts. Under the Memorandum and Articles of Association the charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

4.3 Reserves policy

The Trustees have examined the charity's requirements and has established the level of reserves (that is those funds that are freely available) that the charity ought to have in light of the main risks to the organisation. The aim is to ensure that the organisation retains reserves equivalent to three months of operating expenditure to reflect the Trustees' legal and fiduciary obligations on a going concern basis, for example payment of redundancies or other liabilities; or bridge the funding gaps between spending and receiving resources from funders. They are also held to cover possible emergencies, for example sustaining operations whilst income generating activities are under way, and to meet the working capital requirements of the organization to continue the work of the organization in the event of a significant reduction in funding.

The level of unrestricted reserves at 31st March 2022 were £524,199 (2021: £474,125), which means the organisation is meeting its aims of holding three months' operating expenditure.

The Trustees continue to employ the fundraising strategy, concentrating on raising sums that require a marginal staff cost, which has resulted in bringing our reserves to the current level.

5. PLANS FOR THE FUTURE

CAB will continue the activities outlined above subject to satisfactory funding arrangements. The major concerns for the charity will be the continuing financial uncertainty, with Brent Council and Debt Free London contracts being retendered in 2022-23, competition from other agencies that may seek to undercut us by sacrificing quality for quantity, and the impact on our clients of the pandemic and cost of living crisis. Against a backdrop of financial cutbacks and significantly less money available to fund local voluntary groups from traditional sources CAB managed to sustain a reasonable income level this year. The Trustee Board commends this achievement. One of the difficulties affecting all voluntary sector agencies is that funding is typically short-term. This makes strategic planning a significant challenge, especially when demand continues to increase, as is the experience of CAB.

The next year will see the recommissioning of several contracts currently held by CAB and priority will be given to making a successful bid.

The Trustees are committed to supporting a quality service for our clients, one that reflects a wide range of need in the local community.

The value placed on the contribution of CAB by service users is demonstrated in the high level of satisfaction recorded in our regular surveys of their views.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Brent Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Reappointment of auditor

Brebners will be proposed for re-appointment in accordance with Section 485 of the Companies Act 2006.

Small companies provision statement

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The annual report was approved by the trustees of the charity on ..... and signed on its behalf by:

.....
David Askwith
Chairman and Trustee

BRENT CITIZENS ADVICE BUREAUX

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

Opinion

We have audited the revised financial statements of Brent Citizens Advice Bureaux (the 'charity') for the year ended 31 March 2022, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime, and take advantage of the small companies exemptions in preparing the directors' report, and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 12), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the Charity and the sector in which it operates, we determined that the principal risks of non-compliance with laws and regulations related to the reporting framework (FRS 102, Companies Act 2006 and the Charities SORP 2019), health and safety legislation and data protection legislation. These risks were communicated to our audit team and we remained alert to any indications of non-compliance throughout our audit.

We understood how the Charity is complying with relevant legislation by making enquiries of management and conducting a review of board minutes. We also considered the results of our audit procedures and to what extent these corroborate this understanding and assessed the susceptibility of the Charity's financial statements to material misstatement. This included consideration of how fraud might occur and evaluation of management's incentives and opportunities for fraudulent manipulation of the financial statements.

We designed our audit procedures to identify any non-compliance with laws and regulations. Such procedures included, but were not limited to, inspection of any regulatory or legal correspondence; inspection of grant documentation and the conditions contained therein; challenging assumptions and judgements made by management; identifying and testing journal entries with a focus on large or unusual transactions as determined based on our understanding of the business; and identifying and assessing the effectiveness of controls in place to prevent and detect fraud.

Based on our understanding of the Charity and the sector in which it operates, we determined that the principal risks of non-compliance with laws and regulations related to the reporting framework (FRS 102, Companies Act 2006 and the Charities SORP 2019), health and safety legislation and data protection legislation. These risks were communicated to our audit team and we remained alert to any indications of non-compliance throughout our audit.

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A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

.....
Darren Bond (Senior Statutory Auditor)
For and on behalf of Brebners, Statutory Auditor

130 Shaftesbury Avenue
London
W1D 5AR

Date:.....

BRENT CITIZENS ADVICE BUREAUX

Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Year ended 31 March 2022	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2022 £
Income and Endowments from:					
Local Authority Grant	3	497,257	-	-	497,257
Grants & Contracts	4	-	-	605,778	605,778
Donations	5	999	-	-	999
Investment income	6	3,535	-	-	3,535
Other income		21,920	-	-	21,920
Total income		523,711	-	605,778	1,129,489
Expenditure on:					
Charitable activities		(473,637)	-	(674,844)	(1,148,481)
Total expenditure		(473,637)	-	(674,844)	(1,148,481)
Net income/(expenditure)		**50,074**	**-**	**(69,066)**	**(18,992)**
Net movement in funds		**50,074**	**-**	**(69,066)**	**(18,992)**
Reconciliation of funds					
Total funds brought forward		413,393	60,732	207,884	682,009
Total funds carried forward	**19**	**463,467**	**60,732**	**138,818**	**663,017**

The notes on pages 22 to 40 form an integral part of these financial statements.

BRENT CITIZENS ADVICE BUREAUX

Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Comparative Statement of Financial Activities for the Year Ended 31 March 2021

Year ended 31 March 2021	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2021 £
Income and Endowments from:					
Local Authority Grant	3	502,255	-	-	502,255
Grants & Contracts	4	-	-	713,905	713,905
Donations	5	502	-	-	502
Investment income	6	1,340	-	-	1,340
Other income		18,540	-	-	18,540
Total income		522,637	-	713,905	1,236,542
Expenditure on:					
Charitable activities		(437,792)	-	(717,583)	(1,155,375)
Total expenditure		(437,792)	-	(717,583)	(1,155,375)
Net income/(expenditure)		**84,845**	**-**	**(3,678)**	**81,167**
Net movement in funds		**84,845**	**-**	**(3,678)**	**81,167**
Reconciliation of funds					
Total funds brought forward		328,548	60,732	211,562	600,842
Total funds carried forward	**19**	**413,393**	**60,732**	**207,884**	**682,009**

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 19.

All recognised gains and losses are included in the Statement of Financial Activities.

BRENT CITIZENS ADVICE BUREAUX

(Registration number: 03091835)
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	13	181,046	271,892
Current assets			
Debtors	14	269,818	216,477
Cash at bank and in hand	15	594,780	573,090
		864,598	789,567
Creditors: Amounts falling due within one year	16	(182,562)	(167,667)
Net current assets		**682,036**	**621,900**
Total assets less current liabilities		**863,082**	**893,792**
Provisions	17	(200,065)	(211,783)
Net assets		**663,017**	**682,009**
Funds of the charity:			
Restricted income funds			
Restricted funds		138,818	207,884
Unrestricted income funds			
Unrestricted funds		463,467	413,393
Designated Funds		60,732	60,732
Total unrestricted funds		524,199	474,125
Total funds	**19**	**663,017**	**682,009**

The Financial Statements have been prepared in accordance with the provisions applicable to small companies according to Part 15 of the Companies Act 2006.

The financial statements on pages 18 to 40 were approved by the trustees, and authorised for issue on ..... and signed on their behalf by:

.....
David Askwith
Chairman and trustee

BRENT CITIZENS ADVICE BUREAUX

Statement of Cash Flows for the Year Ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash (expenditure)/income		(18,992)	81,167
Adjustments to cash flows from non-cash items			
Depreciation	7	92,825	94,727
Investment income	6	(3,535)	(1,340)
		70,298	**174,554**
Working capital adjustments			
Increase in debtors	14	(53,341)	(111,569)
Increase/(decrease) in creditors	16	14,895	(53,747)
Charged/credited to SOFA		(11,718)	38,311
Net cash flows from operating activities		**20,134**	**47,549**
Cash flows from investing activities			
Interest receivable and similar income	6	3,535	1,340
Purchase of tangible fixed assets	13	(1,979)	(225,631)
Net cash flows from investing activities		1,556	(224,291)
Net increase/(decrease) in cash and cash equivalents		**21,690**	**(176,742)**
Cash and cash equivalents at 1 April		573,090	749,832
Cash and cash equivalents at 31 March		**594,780**	**573,090**

All of the cash flows are derived from continuing operations during the above two periods.

1 CHARITY STATUS

The charity is a company limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The charity's registration number is 1049632 and its company registration number is 03091835.

The address of its registered office is:
270-272 High Road
London
NW10 2EY

2 ACCOUNTING POLICIES

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Brent Citizens Advice Bureaux meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The charity has adapted the Companies Act formats to reflect the special nature of the charity's activities.

The financial statements are presented in sterling which is the functional currency of the charity. Amounts within the financial statements are rounded to the nearest £1.

Going concern

The charity is dependent on the continued support of funders. The trustees believe that the charity will contine to receive support and accordingly consider that it is appropriate to prepare financial statements on a going concern basis. If funding was cut the trustees believe that the charity's activities, and consequently costs, could be reduced accordingly, and with the current level of unrestricted funds they believe that the charity could continue in operation at a lower level of activity for the foreseeable future. The financial statements do not include the adjustments that would result if the charity was unable to continue as a going concern.

In preparing the accounts, the trustees have therefore adopted the going concern basis.

Income

Donations and legacies income received by way of donations and grants is recognised when the charity is legally entitled to the income, certain of receipt and the amount can be quantified with sufficient reliability. Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income is deferred only when the charity has to fulfil conditions or the income relates to future periods.

Investment income arises from interest bearing bank accounts and is recognised on a receivable basis.

Funds

Unrestricted funds comprise accumulated surpluses and deficits on general funds which are available for use at the discretion of the trustees, in furtherance of the general charitable objectives.

Restricted funds are subject to specific restricted conditions imposed by the donors.

Investment income

All the investment income arises from an interest-bearing deposit account.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. All expenditure is categorised as expenditure on charitable activities includes governance costs and support costs. Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets, other than assets under construction, so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
IT & Communication Equipment	25% per annum straight line
Leasehold Improvements	25% per annum straight line

Debtors

Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Trade and other debtors are recognised at the settlement amount due.

Cash and cash equivalents

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised 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 recognised at their settlement amount after allowing for any trade discounts due.

Provisions

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

Operating lease agreements

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

Pensions

Members of staff who joined prior to 31 October 2000 were eligible to join the Charity's defined benefit managed by the National Association of Citizens Advice Bureaux after the completion of a qualifying period of service. The scheme is a multi-employer pension scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to Brent Citizens Advice Bureaux. In accordance with FRS 102 therefore, the scheme is accounted for as a defined contribution scheme. Contributions to the scheme are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Fixed assets other than freehold land are recorded at depreciated historical cost and all other assets and liabilities are recorded at cost which is their fair value.

3 LOCAL AUTHORITY GRANT

	Unrestricted funds Total 2022 £	Total 2021 £
London Borough of Brent:		
General Advice grant	325,783	330,780
Brent Advice Partnership	171,474	171,475
Total Local Authority Grants Received	497,257	502,255
Less Payments To Partners	(88,000)	(97,090)
Net Grant	**409,257**	**405,165**

4 GRANTS & CONTRACTS

	Restricted funds Total 2022 £	Total 2021 £
Clyde & Co	30,642	27,492
Brent Housing Management (Partnership)	26,217	26,217
Children's Centres	114,817	128,283
Park Royal Centre for Mental Health	23,000	23,000
Capitalise	70,791	81,054
Winter Warmth Project	600	400
Universal Support	301,535	279,146
NCIL	-	135,626
European Union Settlement Scheme	16,266	12,687
Total Restricted Grants & Contracts	605,778	713,905
Total Grants & Contracts	**605,778**	**713,905**

5 DONATIONS

	Unrestricted funds Total 2022 £	Total 2021 £
Anonymous Donations	999	502
	999	**502**

6 INVESTMENT INCOME

	Unrestricted funds Total 2022 £	Total 2021 £
Interest receivable and similar income;		
Interest receivable on bank deposits	**3,535**	**1,340**

7 NET INCOME/EXPENDITURE

	2022 £	2021 £
This is stated after charging:		
Audit of the financial statements	7,200	7,200
Depreciation of tangible fixed assets	92,825	89,649
Operating lease payments	28,600	23,578
	128,625	**120,427**

8 TRUSTEES REMUNERATION AND EXPENSES

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

9 STAFF COSTS

The aggregate payroll costs were as follows:

	2022 £	2021 £
Staff costs during the year were:		
Wages and salaries	732,332	708,060
Social security costs	67,663	65,536
Pension costs	30,047	58,651
	830,042	**832,247**

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2022 No	2021 No
General Bureau Services	10	5
Projects	9	18
Support	8	6
	27	**29**

No employee earned in excess of £60,000 during the year (2021: no employee).

The charity considers its key management personnel to comprise of one person, the Chief Executive. During the year this position was held by two individuals, with no overlap in periods of service. The total aggregate employment benefit for this role was £55,596 (2021: £53,570).

10 AUDITORS' REMUNERATION

	2022 £	2021 £
Audit of the financial statements	**7,200**	**7,200**

11 TAXATION

The charity is a registered charity and as such is entitled to certain tax exemptions on income and surpluses on trading activities carried on in furtherance of the charity's primary objectives, if these profits and surpluses are applied solely for charitable purposes.

12 ANALYSIS OF EXPENDITURE

Current year	Staff Costs £	Direct Costs £	Governance & Suppport Costs £	2022 Total £
General Bureau Services	278,124	145,860	53,512	**477,496**
Projects	551,918	73,154	45,913	**670,985**
Totals	830,042	219,014	99,425	**1,148,481**

Prior year	Staff Costs £	Direct Costs £	Governance & Suppport Costs £	2021 Total £
General Bureau Services	320,159	108,257	9,376	**437,792**
Projects	512,088	126,727	78,768	**717,583**
Totals	832,247	234,984	88,144	**1,155,375**

Support cost analysis	2022 £	2021 £
Staff travel cost	7,013	3,162
Printing, postage and stationery	2,367	1,591
Telephone and fax	6,560	9,777
Computer expenses	5,268	7,483
Office sundries	6,860	628
Insurance	5,874	4,597
Rent and rates	28,600	23,578
Light and heat	5,930	4,946
Water	2,792	300
Premises and equipment maintenance	3,729	7,043
Cleaning	272	843
Training cost	95	283
Reference material	2,141	2,367
Membership fees	7,851	5,753
Payroll charges	3,202	3,100
Bank charges	495	415
Depreciation	3,176	5,078
Total support costs	**92,225**	**80,944**

Support cost analysis	2021	2020
Total support costs brought forward	**92,225**	**80,944**
Governance		
Audit	7,200	7,200
Total support and governance costs	**99,425**	**88,144**

13 TANGIBLE FIXED ASSETS

	IT & Communications £	Leasehold Improvements £	Total £
Cost			
At 1 April 2021	82,560	358,595	441,155
Additions	1,979	-	1,979
At 31 March 2022	84,539	358,595	443,134
Depreciation			
At 1 April 2021	79,614	89,649	169,263
Charge for the year	3,176	89,649	92,825
At 31 March 2022	82,790	179,298	262,088
Net book value			
At 31 March 2022	**1,749**	**179,297**	**181,046**
At 31 March 2021	**2,946**	**268,946**	**271,892**

14 DEBTORS

	2022 £	2021 £
Prepayments and accrued income	**269,818**	**216,477**

	2022 £	2021 £
Funds received as agent	88,000	97,090
Funds paid as agent	(88,000)	(97,090)
Balances held	-	-

15 CASH AND CASH EQUIVALENTS

	2022 £	2021 £
Cash at bank	**594,780**	**573,090**

16 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Other taxation and social security	23,697	27,240
Other creditors	18,625	5,319
Accruals	140,240	135,108
	182,562	**167,667**

Deferred income	2022 £	2021 £
Deferred income at 1 April 2021	-	(13,466)
Amounts released from previous periods	-	13,466
Deferred income at year end	**-**	**-**

17 PROVISIONS

	Pension contributions provision £	Dilapidation provision £	Total £
At 1 April 2021	123,783	88,000	211,783
Charged to the statement of recognised gains and losses	(11,718)	-	(11,718)
At 31 March 2022	**112,065**	**88,000**	**200,065**

18 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds		Restricted funds	Total funds at 31 March 2022
	General £	Designated £	£	£
Tangible fixed assets	87,603	-	93,444	181,047
Net current assets	575,929	60,732	45,374	682,035
Provisions	(200,065)	-	-	(200,065)
Total net assets	**463,467**	**60,732**	**138,818**	**663,017**

	Unrestricted funds		Restricted funds	Total funds at 31 March 2021
	General £	Designated £	£	£
Tangible fixed assets	131,727	-	140,165	271,892
Net current assets	493,449	60,732	67,719	621,900
Provisions	(211,783)	-	-	(211,783)
Total net assets	**413,393**	**60,732**	**207,884**	**682,009**

19 FUNDS

Current year	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General				
General fund	413,393	523,711	(473,637)	463,467
Designated				
Repairs reserve	60,732	-	-	60,732
Total unrestricted funds	**474,125**	**523,711**	**(473,637)**	**524,199**
Restricted funds				
Children's Centres	6,001	114,817	(135,343)	(14,525)
Capitalise	20	70,791	(71,196)	(385)
Universal Support	3,137	301,535	(304,672)	-
Brent Housing Management	1,101	26,217	(27,318)	-
Clyde & Co	(1,653)	30,642	(27,017)	1,972
Park Royal Centre for Mental Health	6,728	23,000	(23,000)	6,728
NCIL	140,165	-	(46,722)	93,443
European Union Settlement Scheme	-	16,266	(16,266)	-
Trussell Trust	-	21,910	(21,910)	-
London & Quadrant	(968)	-	-	(968)
WDP	968	-	-	968
Winter Warmth Project	5,595	600	(1,400)	4,795
Catalyst Housing Brent	8,687	-	-	8,687
Catalyst Housing - Ealing	167	-	-	167
Brent Welfare Reform Project	2,354	-	-	2,354
BAS4IL	145	-	-	145
WPWP	1,128	-	-	1,128
VSIF	524	-	-	524
Veolia	5,402	-	-	5,402
Other	17,862	-	-	17,862
Genesis Community Housing	8,545	-	-	8,545
BDIG	1,976	-	-	1,976
Total restricted funds	207,884	605,778	(674,844)	138,818
Total funds	**682,009**	**1,129,489**	**(1,148,481)**	**663,017**

BRENT CITIZENS ADVICE BUREAUX

Notes to the Financial Statements for the Year Ended 31 March 2022

Prior year	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted funds				
General				
General fund	328,548	522,637	(437,792)	413,393
Designated				
Repairs reserve	60,732	-	-	60,732
Total unrestricted funds	**389,280**	**522,637**	**(437,792)**	**474,125**
Restricted				
Children's Centres	5,712	128,283	(127,994)	6,001
Capitalise	6,476	81,054	(87,510)	20
Universal Support	2,286	279,146	(278,295)	3,137
Brent Housing Management	1,713	26,217	(26,829)	1,101
Clyde & Co	(1,268)	27,492	(27,877)	(1,653)
Park Royal Centre for Mental Health	8,215	23,000	(24,487)	6,728
NCIL	136,345	135,626	(131,806)	140,165
European Union Settlement Scheme	-	12,687	(12,687)	-
London & Quadrant	(968)	-	-	(968)
WDP	968	-	-	968
Winter Warmth Project	5,293	400	(98)	5,595
Catalyst Housing Brent	8,687	-	-	8,687
Catalyst Housing - Ealing	167	-	-	167
Brent Welfare Reform Project	2,354	-	-	2,354
BAS4IL	145	-	-	145
WPWP	1,128	-	-	1,128
VSIF	524	-	-	524
Veolia	5,402	-	-	5,402
Other	17,862	-	-	17,862
Genesis Community Housing	8,545	-	-	8,545
BDIG	1,976	-	-	1,976
Total restricted funds	211,562	713,905	(717,583)	207,884
Total funds	**600,842**	**1,236,542**	**(1,155,375)**	**682,009**

Name of fund	Description, nature and purpose of the fund
Children's Centres	Generalist advice to parents with children aged 5 and under in the London Borough of Brent.
Capitalise	The provision of specialist debt advice to Brent residents.
Universal Support	Help to Claim project supports Universal claimants, up to the date of their first payment, to receive their full entitlement to this benefit.
Brent Housing Partnership	The provision of money and debt advice to Brent Council tenants and leaseholders.
Clyde & Co	The provision of free honorary legal advice with the support of Clyde & Co International Law Firm.
Park Royal Centre for Mental Health	Welfare benefits and money advice to inpatients of Park Royal Centre for Mental Health.
Neighbourhood Community Infrastructure Levy	Refurbishment of the Brent Citizens Advice Bureau office which is included within fixed assets where the expenditure is considered capital in nature.
European Union Settlement Scheme	Assistance for vulnerable EU nationals in the Borough of Brent in supporting applications for leave to remain under the EU Settlement Scheme.
Trussell Trust	Provision of financial advice to help address the root causes of food poverty.
Personal Budget Service	Provision of support with personal budget to Universal Credit claimants.
London & Quadrant (L&Q)	Provision of money advice to L&Q tenants under their Pound Advice Project.
Westminster Drug Project (WDP)	Provision of welfare benefits, employment and housing advice to clients of Westminster Drug Project.
Winter Warmth	Provision of financial suppport to those experiencing fuel poverty through donations made by patrons of the Tricycle Theatre and others.
Catalyst Housing Brent	The provision of money advice to Catalyst Housing tenants and leaseholders living in Brent.
Catalyst Housing Ealing	The provision of money advice to Catalyst Housing tenants and leaseholders living in Ealing.
Brent Welfare Reform Project	The provision of welfare benefits and debt advice to Brent residents directly affected by changes to the welfare benefits system.
BAS4IL	The provision of debt and employment advice to people aged 18-64 referred to the office by Age UK Brent in order to promote and maximise the independence of Brent's older and disabled people through high quality accessible advice and guidance.

Name of fund	Description, nature and purpose of the fund
WPWP	The provision of legal and welfare benefits advice to residents of the St Raphael's Estate, in addition to supporting them to manage their personal finances successfullly, as well as providing advice and to upskilling those living in Brent who are directly affected by the rolllout of Universal Credit.
Voluntary Sector Initiative Fund (VSIF)	Funding to improve the employability of local unemployed residents through volunteering.
Veolia	Funding to allow local residents to clear domestic water debts (ended in December 2012).
Genesis Community Housing	The provision of money and debt advice to Genesis Community Housing tenants and leaseholders (ended March 2013).
Brent Disability Interim Gateway (BDIG)	Funding to deliver advice to disabled people and people with long-term limiting health problems.

The designated unrestricted fund "Repairs Reserve" relates to funds set aside to cover repairs and dilapidations commitments.

20 PENSION AND OTHER SCHEMES

Defined benefit pension schemes

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2022/23 accounting year, the contributions to the Plan for the year ending 31 March 2023 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. The 31 March 2022 valuation is currently underway and a new schedule of contributions will be put in place at its completion.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2022 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037. The 31 March 2022 valuation is currently underway.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 15 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

The major assumptions used by the actuary were (in nominal terms) as follows:

	As at 31 March 2022 %	As at 31 March 2021 %
Discount rate	3.25	2.80
Inflation (RPI)	2.80	2.10
Revaluation of deferred pensions in excess of GMP	3.25	2.80
Pension in payment increases of:	-	-
Discount rate	3	3
- CPI or 5% p.a. if less	3.25	2.80
- CPI inflation since retirement or 5% p.a. compound if less	2.70	2.50
- CPI or 3% p.a. if less	2.70	2.50
Commutation of pension for cash at retirement (% of HMRC maximum)	75.00	75.00

Assumed life expectancies on retirement at age 65 are:

	As at 31 March 2022 Years	As at 31 March 2021 Years
Current UK pensioners at retirement age - male	21	21
Current UK pensioners at retirement age - female	24	24
Future UK pensioners at retirement age - male	23	23
Future UK pensioners at retirement age - female	26	26

The assets in the Plan were:

	Value at 31 March 2022 £	Value at 31 March 2021 £
Multi asset funds	68,955,000	72,995,000
Structured Equity	27,488,000	24,849,000
Cash	5,771,000	1,509,000
Fair Value of Plan assets	**102,214,000**	**99,353,000**

The actual return on assets over the period was:

	As at 31 March 2022 £	As at 31 March 2021 £
Return on scheme assets	**5,301,000**	**14,282,000**

Reconciliation of scheme assets and liabilities to assets and liabilities recognised

	2022 £	2021 £
Present value of defined benefit obligation	(148,768,000)	(161,415,000)
Fair value of scheme assets	102,214,000	99,353,000
Defined benefit pension scheme deficit	**(46,554,000)**	**(62,062,000)**

Reconciliation of opening and closing balances of the present value of the defined benefit obligation

	2022 £
Present value at start of year	161,415,000
Current service cost	771,000
Interest cost	3,346,000
Actuarial gains and losses	(11,745,000)
Benefits paid	(5,019,000)
Present value at end of year	**148,768,000**

Reconciliation of opening and closing balances of the fair value of Plan assets

	2022 £
Fair value at start of year	99,353,000
Interest income	2,061,000
Return on plan assets, excluding amounts included in interest income/(expense)	3,240,000
Employer contributions	2,579,000
Benefits paid	(5,019,000)
Fair value at end of year	**102,214,000**

The pension scheme has not invested in any of the charity's own financial instruments or in properties or other assets used by the charity.

The amounts recognised in profit or loss

	As at 31 March 2022 £	As at 31 March 2021 £
Service cost - including current and past service costs and liabilities	-	-
Service cost - administrative cost	771,000	652,000
Net interest on the net defined benefit liability	1,285,000	1,270,000
Total expense	**2,056,000**	**1,922,000**

Remeasurement of the net defined benefit liability (asset) to be shown in OCI

	As at 31 March 2022 £	As at 31 March 2021 £
Actuarial (gains)/losses on the liabilities	(11,745,000)	21,568,000
Return on assets, excluding interest income	(3,240,000)	(12,230,000)
Changes in the effect of the asset ceiling excluding interest income	-	-
Total remeasurement of the net defined benefit liability (asset) to be shown in OCI	**(14,985,000)**	**9,338,000**

21 FINANCIAL COMMITMENTS

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2022 £	2021 £
Land and buildings		
Within one year	28,600	28,600
Between one and five years	114,400	114,400
After five years	206,782	235,382
	349,782	**378,382**

The total amount recognised as an expense relating to operating leases during the year was £28,600 (2021: £28,600).

22 LIABILITY OF MEMBERS

The Charitable Company is limited by guarantee and has no share capital. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to to £1 per member of the Charity during the time they are a member, or one year thereafter, as stated in the Memorandum and Articles of Association. There is no one controlling party.

23 RELATED PARTY TRANSACTIONS

There were no related party transactions in the year.

BRENT CITIZENS ADVICE BUREAUX

Management Information for the Year Ended 31 March 2022

The following pages do not form part of the financial statements.

BRENT CITIZENS ADVICE BUREAUX

Detailed Statement of Financial Activities for the Year Ended 31 March 2022

	Total 2022 £	Total 2021 £
Income and Endowments from:		
Local Authority Grant	497,257	502,255
Grants & Contracts	605,778	713,905
Donations	999	502
Investment income	3,535	1,340
Other income	21,920	18,540
Total income	1,129,489	1,236,542
Expenditure on:		
Charitable activities (analysed below)	(1,148,481)	(1,155,375)
Total expenditure	(1,148,481)	(1,155,375)
Net (expenditure)/income	**(18,992)**	**81,167**
Net movement in funds	**(18,992)**	**81,167**
Reconciliation of funds		
Total funds brought forward	682,009	600,842
Total funds carried forward	**663,017**	**682,009**

BRENT CITIZENS ADVICE BUREAUX

Detailed Statement of Financial Activities for the Year Ended 31 March 2022

	Total 2022 £	Total 2021 £
Income		
Local Authority Grant	497,257	502,255
Donations	999	502
Grants & Contracts	605,778	713,905
Investment income	3,535	1,340
	1,107,569	**1,218,002**
Expenditure		
Staff costs	(830,042)	(832,247)
Agency Staff	(107)	(325)
Staff Travel Cost	(7,013)	(3,283)
Printing, Postage and Stationery	(2,368)	(1,591)
Telephone and fax	(6,560)	(9,777)
Computer expenses	(5,268)	(7,483)
Office Sundries	(6,860)	(628)
Insurance	(5,874)	(4,597)
Operating lease payments	(28,600)	(23,578)
Light and Heat	(5,929)	(4,946)
Water	(2,792)	(301)
Premises and Equipment Maintenance	(4,002)	(7,886)
Reference material	(10,086)	(8,404)
Advertising	(1,800)	-
Auditors' remuneration	(7,200)	(7,200)
Payroll Charges	(3,202)	(3,100)
Legal fees	(28,958)	(3,511)
Bank Charges	(495)	(414)
Depreciation, amortisation and other similar costs	(92,825)	(94,727)
Partner Payments	(88,000)	(97,091)
Premises Refurbishment	(10,500)	(44,286)
	(1,148,481)	**(1,155,375)**

BRENT CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1049632

Accounts

Company registration number: 03091835
Charity registration number: 1049632

AMENDING

BRENT CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

BREBNERS
Chartered Accountants & Statutory Auditor
130 Shaftesbury Avenue
London
W1D 5AR

BRENT CITIZENS ADVICE BUREAUX

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BRENT CITIZENS ADVICE BUREAUX

Reference and Administrative Details

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2021. The financial statements have been prepared in accordance with the accounting policies set out on pages 18 and 19 and comply with the Companies Act and applicable law.

The Trustees' Report includes the Directors' Report as required by company law.

Charity Registration Number	1049632
Company Registration Number	03091835
Principal Office	270-272 High Road London NW10 2EY
	The charity is incorporated in England and Wales.

BRENT CITIZENS ADVICE BUREAUX

Reference and Administrative Details

Chairman	David Askwith
Vice Chairman	John Bash
Chief Executive Officer	Jacqueline Carr
Trustees	David Askwith John Bash Mabel Sumner Victor Rae-Reeves Louisa Martin Linda Lam Marie Whyte Helen Glasson Robert Roscoe Mohamoud Ibrahim (deceased December 2020) Sanjoy Sen (resigned November 2020)
Secretary	Sophia Johnson
Bankers	National Westminster Bank Plc Park Royal Branch 1 Abbey Road London NW10 7RA
Auditor	Brebners Chartered Accountants & Statutory Auditor 130 Shaftesbury Avenue London W1D 5AR

BRENT CITIZENS ADVICE BUREAUX

Trustees' Report for the Year Ended 31 March 2021

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

1.1 Governing Document

Brent Citizens Advice Bureaux is a company limited by guarantee governed by its Memorandum and Articles of Association dated December 2007. It is registered as a charity with the Charity Commission.

1.2 Appointment of Trustees

Until otherwise determined by the Bureau in General Meeting the number of Trustees shall not be neither less than nine nor more than twenty being either:

a) elected at the Annual General Meeting, and who shall hold office from the conclusion of that meeting
b) nominated by a member organisation
c) co-opted by the Trustee Board,

Provided that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

Each appointment of a co-opted or nominated Trustee shall be made at an ordinary meeting of the Trustee Board and shall take effect immediately unless the appointment is to fill a place which has not yet been vacated in which case the appointment shall run from the date when the post becomes vacant.

All elected Trustees shall retire from office at the third Annual General Meeting (AGM) following the AGM at which they were elected but may be re-elected.

All nominated or co-opted Trustees shall retire from office at the third AGM following the ordinary meeting of the Trustee Board at which they were appointed but may be re-appointed.

At the ordinary meeting of the Trustee Board immediately preceding the AGM, the Trustee Board shall (if applicable):

• review member organisations; and consider any application for representation on the Trustee Board from any member organisation;
• Any proposal from a Trustee to offer representation on the Trustee Board to any member organisation.

Any proposal from a Trustee to offer representation to a member organisation can be voted on. If this motion is passed by a majority of at least two-thirds of the Trustees present, the Trustee Board will decide how long the organisation can be represented for and invite it to nominate a representative.

As set out in the Articles of Association the Chair of the Board of Trustees is nominated and elected at the meeting immediately following the AGM. The Honorary Treasurer is similarly nominated and elected. The AGM is held each year in February. The Chair is permitted to serve for a total period of 6 years but is elected or re-elected at the AGM.

The Trustees seek to ensure that the needs of the community are appropriately reflected through the diversity of the body of Trustees.

To enhance the potential pool of the Trustees, the charity has through selective advertising in the press and attending the AGMs of residents' associations, and networking with local and national companies and organisations, sought to identify people who would be interested in joining the board and using their experience to assist the charity. The charity also encourages former clients to join the board.

In an effort to maintain a broad skill mix, Trustees are requested to provide a list of their skills (and update it each year) and in the event of particular skills being lost due to retirements, individuals are approached to offer themselves for election to the Trustees.

1.3 Induction and Training of Trustees

New Trustees undergo an orientation period to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the board and decision-making processes, the business plan and recent financial performance of the charity. Prior to joining the Board, they are invited to attend a board meeting and a sub-committee meeting. During the induction period they meet key employees and other Trustees if available. Trustees are also required to attend the induction training event provided by Citizens Advice to inform them about the national bureau service. Trustees are encouraged to attend appropriate external training events where these would facilitate the undertaking of their role. Trustees are also encouraged to attend staff briefings to familiarise themselves with the issues concerning the day-to-day activities of the organisation.

1.4 Organisation

The Trustees administer the charity. The Board meets 5 times a year, this can be a remote meeting, and there are sub-committees covering Finance, Audit and External Engagement; and Personnel, Health and Safety and Premises, which meet a minimum of 4 times a year, again this can be remotely. An Executive Committee exists and is charged with strategic planning and an informal Trustee/Staff group (the Innovation and Service Delivery Group) exists to meet to discuss innovation and service delivery.

1.5 Arrangements for Setting Pay and Remuneration of Key Management Personnel

Trustees discuss pay and remuneration at the Personnel, Health and Safety and Premises subcommittee and make recommendations to the full Board. The benchmarks used are from the national Citizens Advice report on Local Citizens Advice Salary Data, the last of which was issued in 2020. This enables Citizens Advice Brent to set salaries that are comparable to other local Citizens Advice offices.

1.6 Risk Management

The Trustees pay due attention to risk management and review risks to the organisation at regular intervals. The Board has a risk management strategy which comprises:

- An annual review of the risks the charity may face;
- The establishment of systems and procedures to mitigate those risks identified in the plan;
- The implementation of procedures designed to minimise any potential impact on the charity should those risks materialise

The year ending 31st March 2021 has seen the fifth year of the three year, plus one, plus one contract with London Borough of Brent. The amount paid under the contract reduces by 5% each year and as this is the dominant contract it has had a major influence on our budget. This contract has been extended until 31st March 2022.

The continuation of austerity has meant that LB Brent and other organisations have continued to reduce funding for services provided by Citizens Advice Brent (CAB). The effects of Welfare Reform and the impact of Universal Credit in the borough and the continued consequences of Brexit for EU Nationals means that at a time of reduced funding demand for assistance and advice continues to grow.

This year has seen the culmination of many years of planning, and work to refurbish the office, which was completed in July 2020, although because of the impact of COVID has yet to be fully utilised. CAB are grateful to LB Brent for a large grant towards the costs.

The organisation had moved to temporary premises at The Lewinson Centre at 165 Willesden High Road. Where a drop-in service was not possible, and this resulted in a number of changes to the way the service could be carried out. In many ways these pre-empted changes necessitated by the Coronavirus lockdown from 23rd March 2020, and this allowed a smoother transition to working from home. This service delivery model continued for the whole year and despite a number of logistical challenges, continued to provide a service to the residents of Brent. Our thanks go to LB Brent for the gift of 10 laptops to enable the team to work from home.

Despite the many challenges, there was a successful Citizens Advice Audit in March 2021, and most areas examined received the highest ratings with governance and risk management in this category.
The main LB Brent contract which should have ended in March 2021 was extended, initially for six months and then 12 months, allowing more time to prepare the organisation to bid for the new tender.

During 2020-21 the major contract once again continued to be the one with LB Brent, although the contract with the Department of Work and Pensions, giving advice and support to people claiming Universal Credit is also a significant income stream and has been renewed for another 12 months.

The year has also seen changes to the Trustee Board and two new Chairs of the sub-committees. Because of the various COVID regulations all Board and sub-committee meetings have been held remotely.

2. OBJECTIVES AND ACTIVITIES

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit and in particular to its supplementary public benefit guidance.

2.1 General objectives

The principal objective of the charity is:

"The promotion of any charitable purposes for the benefit of the community in London by the advancement of education, the protection of health and the relief of poverty, sickness and distress".

The charity has the general aim of contributing to the quality of life of the 335,300 residents (ONS estimate) of the borough of Brent through the provision of free, independent, impartial and confidential advice. Citizens Advice Brent (CAB) prides itself on being a dynamic, responsive organisation, providing high quality advice and information for the full benefit of Brent residents.

Our advice covers the spectrum of issues facing contemporary society. Our interventions frequently have a significant impact on our clients' lives. For example, during this year of the pandemic we assisted many more clients with applications for Universal Credit. The increased number of enquiries in this category formed at least 75% of the benefit enquiries we received, an increase of 250% on the previous year. Our aim always is to ensure have a better understanding of their legal position and greater confidence to assert their rights appropriately in future. Fulfilling this aim has been tested to the full as national social, economic and political change has impacted on the borough. The Trustee Board acknowledges the inherent challenges, but to continue to provide a relevant service in the modern era, we must embrace change, adapt and be alert for fresh opportunities to sustain and develop the vital role we perform.

Due to the obvious need for advice and support on Universal Credit as a result of the pandemic, Citizens Advice managed to secure funding from the Department for Work and Pensions to enable local Citizens Advice offices throughout England and Wales to support claimants. The project is entitled Help to Claim. Prior to the closure of job centres during the pandemic, CAB provided advice at both Harlesden and Wembley Job Centres. We now help claimants remotely by telephone and webchat.

High levels of demand for our service continue, whether delivered remotely by telephone or electronically. It has not been possible to run a drop-in service and there has been increased demand on the telephone service and people requesting advice via email in particular.

One of our tasks is to aggregate anonymised information obtained from individual clients so that it can be used by national Citizens Advice to inform central government of the consequence of legislative, economic and social change for Brent residents in the various categories of advice that we offer, and we continue to do this and provide Citizens Advice with feedback on their research and campaign agenda.

The challenge to CAB is to maintain a high-quality service at a time of change when the competition for funding throughout the voluntary sector continues to increase as in past years. We greatly appreciate the recognition given to our work by the London Borough of Brent since CAB's inception at its current location in 1981. Despite unparalleled pressure on its resources, the Council continues to support and encourage our work. Central to the work of the organisation is its educational role, both by enabling clients to exercise better control over their lives by easily accessing the information they need, and through the recruitment and training of a team of local volunteers.

As a result of the skills acquired by our volunteers, under a rigorous, but supportive training programme led by our Training Officer, most volunteers who leave our service successfully obtain paid work in a range of different careers. CAB is proud to contribute to the local economy in this way. The recruitment and training of volunteers during the year was hampered by COVID restrictions.

2.2 Category of Enquiries and client base

As in previous years, the demand for advice in welfare benefits, debt, employment and housing was high and accounted for 88% of all enquiries, up 9 percentage points on last year. Financial gains made for clients during the year were £2,541,786 an increase of 7% on last year. The number of people from Black, Asian and minority ethnic backgrounds presenting at CAB fell to the lowest recorded in many years at only 41% of all clients. The pandemic brought a surge of White British clients, an increase from 8% last year to 23% this year. These represented people who would not ordinarily have come to CAB but have found themselves in need of advice due to the impact of the pandemic, finding themselves laid off work, furloughed or having to claim benefits for the first time. We will be monitoring this closely to measure its significance.

There was also a slight reduction in clients from 'Other White background,' at 14%. 36% of our clients were disabled or had a long-term limiting health problem, down from 41% last year.

55% of our clients were women (down 2% on last year). The number of people aged 25 and over approaching CAB continued to be high, with 87% aged between 25 and 64. Both the under 25s and the over 64s who consulted us remained low, with both under 25s and those over 65 being just 7%, the latter having reduced from 10% last year - yet another victim of the pandemic.

Our shop-front premises on the Willesden High Road with a bus stop outside the door mean that we are a visible and accessible resource for our clients, 35% of whom live in local wards: Stonebridge, Harlesden, Willesden Green and Kilburn.

2.3 Business Plan

Our objectives for 2020/21 were to:

1. Making it easier to get relevant advice in Brent
CAB want to make it easier to get relevant advice in Brent by providing an accessible and multi-channel service that meets as many community and client needs as possible and respond to changing needs. CAB will improve its telephone advice service as a priority.
When we see clients face-to-face we will provide our services in a pleasant, well-equipped and well-designed environment.

2. Being more influential
We will use the evidence provided by clients and users to be more influential, developing and contributing to research and campaign activity that leads to improvements in policy and practice and prevents problems and systemic failure. We will work in partnership with other agencies and organisations wherever possible and undertake research and campaign work to understand and prevent systemic failures.

3. Becoming a stronger and more sustainable service and organisation
CAB aims to become a stronger and more sustainable service and organisation and aims to be the first choice for funders and commissioners. We will increase our financial sustainability by diversifying our funding portfolio and look at more innovative ways of income generation.

4. Being an organisation staff and volunteers love to work for
CAB will create a culture that is friendly, collaborative and innovative and that adapts to the changing needs of our clients. Equality, diversity and inclusion will be fundamental to this culture.

What should have been a return to refurbished offices that were fit for purpose for both clients and staff was frustrated by the various COVID restrictions. Instead from a totally office-based and public facing service, the organisation managed to migrate to a remote home-based service, complying with GDPR and continuing to deliver the service at the required standard.

3. ACHIEVEMENTS AND PERFORMANCE

Demand for advice and generalist services

The level of demand has continued to be high, as is reflected in the high volume of clients CAB dealt with during the year. The bald figures cannot reflect the complexity of some of the cases we resolved which were more challenging for the advice team because of changes to legislation underpinning the government's attempts to tackle the pandemic, eg the introduction of the furlough scheme and restrictions on the recovery of debts and repossession of accommodation. CAB has had to train all paid staff and volunteers in these new major areas as well as the changes to other categories of our work. Our team has been instrumental in training advisers in other organisations.

Core Advice Service
We have a contract with Brent Council to deliver advice services to people who live, work or study in the borough. We are experts in welfare benefits and debt and are accredited with an AQS standard in general help with casework. This accreditation was renewed in May 2021. We work closely with Age UK Harrow, Hillingdon and Brent making referrals for people in need through either disability, or ill health, or who have care responsibilities and who need home visits. During the pandemic, AUKHHB have also been working remotely but have continued to provide a service.

The overall council funding of £502,255 (of which £97,090 was paid to partners) enabled us to help with 15,449 enquiries (an increase of 16% on last year). Experience has shown that investment in our advice services directly benefits the Council because our early intervention can avert costly expenditure on statutory services further down the line, as is demonstrated by the positive outcomes we obtain for local residents.

The second contract, for which we are required to form and develop an advice network and administer a grant programme is subcontracted to CVS Brent. CVS Brent also continue to support us with the development of the Brent Advice Matters (BAM) website and are subcontracted to do so; the website is designed to improve access to local advice and to assist with self-help to those residents who are able to support themselves which has been even more important in the last year. Visits to the site this year increased by 25%.

Specialist services

Debt Free London
This is a pan-London debt advice service, funded by the Money and Pensions Service (MaPS) with 23 participating organisations. Toynbee Hall is the project lead. The contract this year is considerably more onerous, with several new challenging KPIs being introduced. Whilst the number of people to be seen has remained constant there has been a significant reduction in funding. The contract will be recommissioned in the financial year 2021/22.

John Fisher Free Legal Advice Service
This project, now in its 20th year, continues to be generously supported by Clyde & Co LLP. This international law firm has been funding a coordinator to service our Honorary Legal Advice (HLA) sessions since the project started in December 2001, and we are indebted to them for their continued support of the project. Our Virtual HLA Employment Advice Clinic continues to thrive, and clients are advised by lawyers from Clyde & Co via Skype. This model of delivery has proven to be essential during the pandemic and attempts are being made to recruit more volunteers to the service.

Help to Claim
This project has been funded the DWP since April 2019 and is designed to ensure that people who claim Universal Credit provide all the information required in order for them to receive their full entitlement first time and ensure that payment is based on accurate, up to date information. We help people to complete the form, which can be daunting for those who are not familiar with technology, as everything now has to be done online, and support them with the claim up to the date of their first payment. This puts Citizens Advice offices in a strong position to become familiar with the pitfalls of the claim process and to challenge Central Government to address and improve them.

European Union Settlement Support
CAB joined five local Citizens Advice offices in north London to provide help to vulnerable EU Citizens who wish to settle in the UK. Again, applications must be made online and clients receive support with this. The project is led by Citizens Advice Barnet and funded by the Home Office. Funding was extended to June 2021 when the EUSS scheme ended.

Windrush
CAB successfully supported several clients who have been affected by the government's mishandling of their status in the UK. The project was funded by the Home Office and brokered by Citizens Advice.
This has been a particularly challenging experience for both clients and the adviser working on the project as they relived the injustices of their experiences in order to make their claims.

Outreach services

Children's Centres
There has been a further extension of this contract to March 2022, but funding has been reduced yet again by a further 10%. The approach adopted at the centres, where parents of children under the age of 5 are seen and appointments for complex cases are made at our Willesden office continues, although appointments are given for parents to be advised via the telephone.

CAB worked with the Centres in the design of the new Family Hubs of which there are 8 in the borough.

Park Royal Centre for Mental Health
Pond Ward, Pine Ward and Shore Ward at Park Royal Mental Health Centre in Brent are adult inpatient wards providing a safe and therapeutic environment for people with acute mental health problems. CAB has been funded to provide an advice service for their inpatients since 2004 and work continues supporting them primarily with welfare benefits, housing and debt matters. A significant relationship with the Trust has built up over the years and we hope to extend this into the future.

3.4 Collaborative work

Working with colleagues from local agencies is now an established part of our culture. There are inherent challenges, for example, some agencies specialise in certain services for a particular category of clients, but overall, we believe that by collaborating with other organisations we offer clients joined up services, and reduce the risk of failed referrals, delays and confusion for clients who may already be desperate for help.

3.5 Media and promotional work

CAB is an avid user of Twitter, enabling us to reach new and existing clients, community groups, voluntary organisations, councillors and MPs and the wider public. Our website enables residents with access to the internet to obtain information about policy and legislative changes of general importance, as well as those that may affect their entitlement to benefits. This aspect has been particularly useful during the COVID crisis.

We will continue to demonstrate to funders, opinion formers and policy makers the value of our work by presenting statistical outcomes that show the impact of our work.

3.6 Staff development and recruiting volunteers

Our staff is our greatest resource, and their development is vital to maintain a quality service to clients. Staff enhance their skills by attending remotely training sessions, regular team briefings and supervision sessions during which they contribute to the process of reviewing performance and raising standards. The staff team regularly meet remotely to review their work, to discuss progress and to scrutinise practice to ensure consistency and efficiency in the delivery of advice. There have been changes during the year to focus on service delivery and during 2021, there will be a restructure of the management of CAB to target reflect staff role changes and target delivery.

Volunteers have a vital and increasingly important role in service delivery. The Trustee Board consists of volunteers who bring a range of skills and experience to the service. Their commitment and contribution is a great asset.

We would like to express particular thanks to Ashok Shah a volunteer for 34 years, latterly as Finance Officer, who is retiring in 2021. His service is reflected in the sound financial management and control of CA Brent finances, leading to the successful funding of the refurbishment, and that the organization have had to employ a paid replacement.

4 FINANCIAL REVIEW

4.1 Financial challenges

In previous years we have reported on the challenges all voluntary sector agencies face in the competition for scarce funds. We completed the second of the +1-year contract with LB Brent on 31 March 2021 and are entering an extra year. The contract continues to attract savings of 5% year on year, which reflects the new norm. Other funders of our service are also responding similarly or are re-structuring their services whilst the level and complexity of need of our service users increases. Typical grants are offered with a minimal window of opportunity to apply, and on a short-term basis with many strings attached. CAB has had to accept the new way of the world and has risen to the challenge whilst also gearing up to advise clients on the range of available options, and the consequences of debt and low pay continued to take a toll.

Set within the above context, we nevertheless report that during the year we made financial gains for our clients, including debt write-offs and benefit claims and appeals of over £2.5 million. It is appropriate again to pay tribute to the teamwork, commitment and skill of our managers, advisers and volunteers who made this success possible.

4.2 Investment powers and policy

The Trustees have continued with investments in higher interest accounts pending the completion of office refurbishment.

Under the Memorandum and Articles of Association the charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

4.3 Reserves policy

The Trustees have examined the charity's requirements and has established the level of reserves (that is those funds that are freely available) that the charity ought to have in light of the main risks to the organisation. The aim is to ensure that the Bureau retains reserves equivalent to three months of operating expenditure to reflect the Trustees' legal and fiduciary obligations on a going concern basis, for example payment of redundancies or other liabilities; or bridge the funding gaps between spending and receiving resources from funders. They are also held to cover possible emergencies, for example sustaining operations whilst income generating activities are under way, and to meet the working capital requirements of the organization to continue the work of the organization in the event of a significant reduction in funding.

The level of unrestricted reserves at 31st March 2021 were £474,125 (2020: £389,280), which means the bureau is meeting its aims of holding three months' operating expenditure.

The Trustees continue to employ the fundraising strategy, concentrating on raising sums that require a marginal staff cost, which has resulted in bringing our reserves to the current level.

5. PLANS FOR THE FUTURE

CAB will continue the activities outlined above subject to satisfactory funding arrangements. The major concerns for the charity will be the continuing financial uncertainty, competition from other agencies that may seek to undercut by sacrificing quality for quantity, the impact on our clients of the pandemic, and the planned cut to the £20 a week uplift to Universal Credit, cuts to grants to local authorities by central government as a result of the economic downturn and the rolling out of competitive tendering for advice services. Against a backdrop of financial cutbacks and significantly less money available to fund local voluntary groups from traditional sources CAB managed to sustain a reasonable income level this year. The Trustee Board commends this achievement. One of the difficulties affecting all voluntary sector agencies is that funding is typically short-term. This makes strategic planning a significant challenge, especially when demand continues to increase, as is the experience of CAB.

The next year will see the recommissioning of several contracts currently held by CAB and priority will be given to making a successful bid.

The Trustees are committed to supporting a quality service for our clients, one that reflects a wide range of need in the local community.

The value placed on the contribution of CAB by service users is demonstrated in the high level of satisfaction recorded in our regular surveys of their views.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Brent Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Reappointment of auditor

Brebners will be proposed for re-appointment in accordance with Section 485 of the Companies Act 2006. In preparing this report, the trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

The annual report was approved by the trustees of the charity on 7/12/2021 and signed on its behalf by:

David Askwith
Chairman and Trustee

Amended accounts

These accounts replace a previously filed set of accounts for the financial year ended 31 March 2021, due to the previously filed set of accounts not being in accordance with UK GAAP as restricted funds were incorrectly stated. As a result of this amendment an amount has been reclassified from restricted to unrestricted funds. These amended accounts are now the statutory accounts for the charity for the financial year ended 31 March 2021. They have been prepared as at 29 September 2021 and not at the date of the revision, and accordingly do not deal with events between those dates.

BRENT CITIZENS ADVICE BUREAUX

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

Opinion

We have audited the revised financial statements of Brent Citizens Advice Bureaux (the 'charity') for the year ended 31 March 2021, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the revised financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

In our opinion the original financial statements:

- failed to comply with the requirements of the Companies Act 2006 in the respects identified by the directors.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime, and take advantage of the small companies exemptions in preparing the directors' report, and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Statement of Responsibilities (set out on page 12), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the Charity and the sector in which it operates, we determined that the principal risks of non-compliance with laws and regulations related to the reporting framework (FRS 102, Companies Act 2006 and the Charities SORP 2019), health and safety legislation and data protection legislation. These risks were communicated to our audit team and we remained alert to any indications of non-compliance throughout our audit.

We understood how the Charity is complying with relevant legislation by making enquiries of management and conducting a review of board minutes. We also considered the results of our audit procedures and to what extent these corroborate this understanding and assessed the susceptibility of the Charity's financial statements to material misstatement. This included consideration of how fraud might occur and evaluation of management's incentives and opportunities for fraudulent manipulation of the financial statements.

We designed our audit procedures to identify any non-compliance with laws and regulations. Such procedures included, but were not limited to, inspection of any regulatory or legal correspondence; inspection of grant documentation and the conditions contained therein; challenging assumptions and judgements made by management; identifying and testing journal entries with a focus on large or unusual transactions as determined based on our understanding of the business; and identifying and assessing the effectiveness of controls in place to prevent and detect fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.



.....
Darren Bond (Senior Statutory Auditor)
For and on behalf of Brebners, Statutory Auditor

130 Shaftesbury Avenue
London
W1D 5AR

Date: 14 December 2021

BRENT CITIZENS ADVICE BUREAUX

Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Year ended 31 March 2021	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2021 £
Income and Endowments from:					
Local Authority Grant	3	502,255	-	-	502,255
Grants & Contracts	4	-	-	713,905	713,905
Donations	5	502	-	-	502
Investment income	6	1,340	-	-	1,340
Other income		18,540	-	-	18,540
Total income		522,637	-	713,905	1,236,542
Expenditure on:					
Charitable activities		(437,792)	-	(717,583)	(1,155,375)
Total expenditure		(437,792)	-	(717,583)	(1,155,375)
Net income/(expenditure)		**84,845**	**-**	**(3,678)**	**81,167**
Net movement in funds		**84,845**	**-**	**(3,678)**	**81,167**
Reconciliation of funds					
Total funds brought forward		328,548	60,732	211,562	600,842
Total funds carried forward	**19**	**413,393**	**60,732**	**207,884**	**682,009**

The notes on pages 22 to 40 form an integral part of these financial statements.

BRENT CITIZENS ADVICE BUREAUX

Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Comparative Statement of Financial Activities for the Year Ended 31 March 2020

Year ended 31 March 2020	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2020 £
Income and Endowments from:					
Local Authority Grant	3	514,403	-	-	514,403
Grants & Contracts	4	7,284	-	800,729	808,013
Donations	5	63	-	-	63
Investment income	6	3,453	-	-	3,453
Total income		525,203	-	800,729	1,325,932
Expenditure on:					
Charitable activities		(402,133)	(41,268)	(663,790)	(1,107,191)
Total expenditure		(402,133)	(41,268)	(663,790)	(1,107,191)
Net income/(expenditure)		**123,070**	**(41,268)**	**136,939**	**218,741**
Net movement in funds		**123,070**	**(41,268)**	**136,939**	**218,741**
Reconciliation of funds					
Total funds brought forward		205,478	102,000	74,623	382,101
Total funds carried forward	**19**	**328,548**	**60,732**	**211,562**	**600,842**

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 19.

All recognised gains and losses are included in the Statement of Financial Activities.

BRENT CITIZENS ADVICE BUREAUX

(Registration number: 03091835)
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	13	271,892	140,988
Current assets			
Debtors	14	216,477	104,908
Cash at bank and in hand	15	573,090	749,832
		789,567	854,740
Creditors: Amounts falling due within one year	16	(167,667)	(221,414)
Net current assets		**621,900**	**633,326**
Total assets less current liabilities		**893,792**	**774,314**
Provisions	17	(211,783)	(173,472)
Net assets		**682,009**	**600,842**
Funds of the charity:			
Restricted income funds			
Restricted funds		207,884	211,562
Unrestricted income funds			
Unrestricted funds		413,393	328,548
Designated Funds		60,732	60,732
Total unrestricted funds		474,125	389,280
Total funds	**19**	**682,009**	**600,842**

The Financial Statements have been prepared in accordance with the provisions applicable to small companies according to Part 15 of the Companies Act 2006.

The financial statements on pages 18 to 40 were approved by the trustees, and authorised for issue on 7/12/2021.. and signed on their behalf by:

David Askwith
Chairman and Trustee

BRENT CITIZENS ADVICE BUREAUX

Statement of Cash Flows for the Year Ended 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash income		81,167	218,741
Adjustments to cash flows from non-cash items			
Depreciation	7	94,727	8,000
Investment income	6	(1,340)	(3,453)
		174,554	**223,288**
Working capital adjustments			
(Increase)/decrease in debtors	14	(111,569)	78,120
(Decrease)/increase in creditors	16	(53,747)	91,457
Charged/credited to SOFA		38,311	(4,629)
Net cash flows from operating activities		**47,549**	**388,236**
Cash flows from investing activities			
Interest receivable and similar income	6	1,340	3,453
Purchase of tangible fixed assets	13	(225,631)	(136,345)
Net cash flows from investing activities		(224,291)	(132,892)
Net (decrease)/increase in cash and cash equivalents		**(176,742)**	**255,344**
Cash and cash equivalents at 1 April		749,832	494,488
Cash and cash equivalents at 31 March		**573,090**	**749,832**

All of the cash flows are derived from continuing operations during the above two periods.

BRENT CITIZENS ADVICE BUREAUX

Notes to the Financial Statements for the Year Ended 31 March 2021

1 CHARITY STATUS

The charity is a company limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The charity's registration number is 1049632 and its company registration number is 03091835.

The address of its registered office is:
270-272 High Road
London
NW10 2EY

2 ACCOUNTING POLICIES

Summary of significant accounting policies and key accounting estimates

These accounts replace a previously filed set of accounts for the financial year ended 31 March 2021, due to the previously filed set of accounts not being in accordance with UK GAAP as restricted funds were incorrectly stated. As a result of this amendment an amount has been reclassified from restricted to unrestricted funds. These amended accounts are now the statutory accounts for the charity for the year ended 31 March 2021.

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Brent Citizens Advice Bureaux meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The charity has adapted the Companies Act formats to reflect the special nature of the charity's activities.

The financial statements are presented in sterling which is the functional currency of the charity. Amounts within the financial statements are rounded to the nearest £1.

Going concern

The charity is dependent on the continued support of funders. The trustees believe that the charity will contine to receive support and accordingly consider that it is appropriate to prepare financial statements on a going concern basis. If funding was cut the trustees believe that the charity's activities, and consequently costs, could be reduced accordingly, and with the current level of unrestricted funds they believe that the charity could continue in operation at a lower level of activity for the foreseeable future. The financial statements do not include the adjustments that would result if the charity was unable to continue as a going concern.

The COVID-19 pandemic and associated lockdown has affected the way in which the charity delivers its services. Management has formulated an action plan to steer the charity through this period and believes that the charity's recent experience of providing a telephone service means that the charity is well-positioned to deliver a remote service.

In preparing the accounts, the trustees have therefore adopted the going concern basis.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

Income

Donations and legacies income received by way of donations and grants is recognised when the charity is legally entitled to the income, certain of receipt and the amount can be quantified with sufficient reliability. Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income is deferred only when the charity has to fulfil conditions or the income relates to future periods.

Investment income arises from interest bearing bank accounts and is recognised on a receivable basis.

Funds

Unrestricted funds comprise accumulated surpluses and deficits on general funds which are available for use at the discretion of the trustees, in furtherance of the general charitable objectives.

Restricted funds are subject to specific restricted conditions imposed by the donors.

Investment income

All the investment income arises from an interest-bearing deposit account.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. All expenditure is categorised as expenditure on charitable activities includes governance costs and support costs. Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets, other than assets under construction, so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
IT & Communication Equipment	25% per annum straight line
Leasehold Improvements	25% per annum straight line

Research and development

Research and development expenditure is written off as incurred.

Debtors

Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Trade and other debtors are recognised at the settlement amount due.

Cash and cash equivalents

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised 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 recognised at their settlement amount after allowing for any trade discounts due.

Operating lease agreements

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

Pensions

Members of staff who joined prior to 31 October 2000 were eligible to join the Charity's defined benefit managed by the National Association of Citizens Advice Bureaux after the completion of a qualifying period of service. The scheme is a multi-employer pension scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to Brent Citizens Advice Bureaux. In accordance with FRS 102 therefore, the scheme is accounted for as a defined contribution scheme. Contributions to the scheme are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Fixed assets other than freehold land are recorded at depreciated historical cost and all other assets and liabilities are recorded at cost which is their fair value.

3 LOCAL AUTHORITY GRANT

	Unrestricted funds Total 2021 £	Total 2020 £
London Borough of Brent:		
General Advice grant	330,780	342,928
Brent Advice Partnership	171,475	171,475
Total Local Authority Grants Received	502,255	514,403
Less Payments To Partners	(97,090)	(134,000)
Net Grant	**405,165**	**380,403**

4 GRANTS & CONTRACTS

	Restricted funds Total 2021 £	Total 2020 £
Clyde & Co	27,492	27,492
Brent Housing Management (Partnership)	26,217	26,217
Children's Centres	128,283	141,041
Park Royal Centre for Mental Health	23,000	23,000
Capitalise	81,054	116,530
Winter Warmth Project	400	400
Universal Support	279,146	300,768
NCIL	135,626	152,268
European Union Settlement Scheme	12,687	13,013
Total Restricted Grants & Contracts	713,905	800,729
Other Unrestricted	-	7,284
Total Grants & Contracts	**713,905**	**808,013**

5 DONATIONS

	Unrestricted funds Total 2021 £	Total 2020 £
Anonymous Donations	502	63
	502	**63**

6 INVESTMENT INCOME

	Unrestricted funds Total 2021 £	Total 2020 £
Interest receivable and similar income;		
Interest receivable on bank deposits	**1,340**	**3,453**

7 NET INCOME/EXPENDITURE

	2021 £	2020 £
This is stated after charging:		
Audit of the financial statements	7,200	7,200
Depreciation of tangible fixed assets	89,649	-
Operating lease payments	23,578	44,085
	120,427	**51,285**

8 TRUSTEES REMUNERATION AND EXPENSES

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

9 STAFF COSTS

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	708,060	706,135
Social security costs	65,536	63,101
Pension costs	58,651	26,341
	832,247	**795,577**

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021 No	2020 No
General Bureau Services	5	5
Projects	18	18
Support	6	6
	29	**29**

No employee earned in excess of £60,000 during the year (2020: no employee).

The charity considers its key management personnel to comprise of one person, the Chief Executive. During the year the total employment benefit was £53,570 (2020: £53,570).

10 AUDITORS' REMUNERATION

	2021 £	2020 £
Audit of the financial statements	**7,200**	**7,200**

11 TAXATION

The charity is a registered charity and as such is entitled to certain tax exemptions on income and surpluses on trading activities carried on in furtherance of the charity's primary objectives, if these profits and surpluses are applied solely for charitable purposes.

12 ANALYSIS OF EXPENDITURE

Current year	Staff Costs £	Direct Costs £	Governance & Suppport Costs £	2021 Total £
General Bureau Services	320,159	108,257	9,376	**437,792**
Projects	512,088	126,727	78,768	**717,583**
Totals	832,247	234,984	88,144	**1,155,375**

Prior year	Staff Costs £	Direct Costs £	Governance & Suppport Costs £	2020 Total £
General Bureau Services	223,230	143,163	35,740	**402,133**
Projects	572,347	26,570	64,873	**663,790**
Designated (refurbishment)	-	41,268	-	**41,268**
Totals	795,577	211,001	100,613	**1,107,191**

Support cost analysis	**2021**	**2020**
Staff travel cost	3,162	650
Printing, postage and stationery	1,591	4,854
Telephone and fax	9,777	5,870
Computer expenses	7,483	10,892
Office sundries	628	3,333
Insurance	4,597	4,929
Rent and rates	23,578	28,600
Light and heat	4,946	5,991
Water	300	236
Premises and equipment maintenance	7,043	5,647
Cleaning	843	2,235
Training cost	283	682
Reference material	2,367	2,194
Membership fees	5,753	5,815
Payroll charges	3,100	3,106
Bank charges	415	343
Depreciation	5,078	8,000
Total support costs	**80,944**	**93,377**

Support cost analysis	2021	2020
Total support costs brought forward	80,944	93,377
Governance		
Trustee Board expenses	-	36
Audit	7,200	7,200
Total governance costs	7,200	7,236
Total support and governance costs	88,144	100,613

13 TANGIBLE FIXED ASSETS

	IT & Communications £	Assets Under Construction £	Leasehold Improvements £	Total £
Cost				
At 1 April 2020	79,179	136,345	-	215,524
Additions	3,381	-	222,250	225,631
Reclassification	-	(136,345)	136,345	-
At 31 March 2021	82,560	-	358,595	441,155
Depreciation				
At 1 April 2020	74,536	-	-	74,536
Charge for the year	5,078	-	89,649	94,727
At 31 March 2021	79,614	-	89,649	169,263
Net book value				
At 31 March 2021	**2,946**	**-**	**268,946**	**271,892**
At 31 March 2020	**4,643**	**136,345**	**-**	**140,988**

In the prior year, assets under construction related to the major refurbishment of the Charity's principal location. In the current year this work was completed and the refurbished assets entered service. The assets under construction have accordingly been derecognised and reclassified with a new category of tangible asset: Leasehold Improvements. Depreciation has been charged on these items from the date on which they entered service.

14 DEBTORS

	2021 £	2020 £
Prepayments and accrued income	**216,477**	**104,908**

	2021 £	2020 £
Funds received as agent	97,090	134,000
Funds paid as agent	(97,090)	(134,000)
Balances held	-	-

15 CASH AND CASH EQUIVALENTS

	2021 £	2020 £
Cash at bank	**573,090**	**749,832**

16 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Other taxation and social security	27,240	19,140
Other creditors	5,319	25,720
Accruals	135,108	176,554
	167,667	**221,414**

Deferred income	2021 £	2020 £
Deferred income at 1 April 2020	(13,466)	(26,933)
Amounts released from previous periods	13,466	13,467
Deferred income at year end	-	**(13,466)**

Deferred income comprises funds received by the Charity which relate to grants whose conditions for recognition are fully or partiallly unmet at the year end.

17 PROVISIONS

	Pension contributions provision £	Dilapidation provision £	Total £
At 1 April 2020	85,472	88,000	173,472
Increase from fair value adjustments	38,311	-	38,311
At 31 March 2021	**123,783**	**88,000**	**211,783**

The dilapidation provision relates to the Charity's obligations in respect of the main office lease, which is due to expire in 2034. There is currently no uncertainty regarding the timing of the cash outflow, nor regarding any possible reimbursement.

18 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds		Restricted funds	Total funds at 31 March 2021
	General £	Designated £	£	£
Tangible fixed assets	131,727	-	140,165	271,892
Net current assets	493,449	60,732	67,719	621,900
Provisions	(211,783)	-	-	(211,783)
Total net assets	**413,393**	**60,732**	**207,884**	**682,009**

	Unrestricted funds		Restricted funds	Total funds at 31 March 2020
	General £	Designated £	£	£
Tangible fixed assets	4,643	-	136,345	140,988
Net current assets	497,377	60,732	75,217	633,326
Provisions	(173,472)	-	-	(173,472)
Total net assets	**328,548**	**60,732**	**211,562**	**600,842**

19 FUNDS

Current year	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted funds				
General				
General fund	328,548	522,637	(437,792)	413,393
Designated				
Repairs reserve	60,732	-	-	60,732
Total unrestricted funds	**389,280**	**522,637**	**(437,792)**	**474,125**
Restricted funds				
Children's Centres	5,712	128,283	(127,994)	6,001
Capitalise	6,476	81,054	(87,510)	20
Universal Support	2,286	279,146	(278,295)	3,137
Brent Housing Management	1,713	26,217	(26,829)	1,101
Clyde & Co	(1,268)	27,492	(27,877)	(1,653)
Park Royal Centre for Mental Health	8,215	23,000	(24,487)	6,728
NCIL	136,345	135,626	(131,806)	140,165
European Union Settlement Scheme	-	12,687	(12,687)	-
London & Quadrant	(968)	-	-	(968)
WDP	968	-	-	968
Winter Warmth Project	5,293	400	(98)	5,595
Catalyst Housing Brent	8,687	-	-	8,687
Catalyst Housing - Ealing	167	-	-	167
Brent Welfare Reform Project	2,354	-	-	2,354
BAS4IL	145	-	-	145
WPWP	1,128	-	-	1,128
VSIF	524	-	-	524
Veolia	5,402	-	-	5,402
Other	17,862	-	-	17,862
Genesis Community Housing	8,545	-	-	8,545
BDIG	1,976	-	-	1,976
Total restricted funds	211,562	713,905	(717,583)	207,884
Total funds	**600,842**	**1,236,542**	**(1,155,375)**	**682,009**

BRENT CITIZENS ADVICE BUREAUX

Notes to the Financial Statements for the Year Ended 31 March 2021

Prior year	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2020 £
Unrestricted funds					
General					
General fund	205,478	525,203	(402,133)	-	328,548
Designated					
Repairs reserve	72,000	-	(41,268)	30,000	60,732
Training Officer	30,000	-	-	(30,000)	-
	102,000	-	(41,268)	-	60,732
Total unrestricted funds	**307,478**	**525,203**	**(443,401)**	**-**	**389,280**
Restricted					
Children's Centres	4,294	141,041	(139,623)	-	5,712
Capitalise	9,185	116,530	(119,239)	-	6,476
Universal Support	(221)	300,768	(298,261)	-	2,286
Brent Housing Management	3,370	26,217	(27,874)	-	1,713
Clyde & Co	(3,108)	27,492	(25,652)	-	(1,268)
Park Royal Centre for Mental Health	7,837	23,000	(22,622)	-	8,215
NCIL	-	152,268	(15,923)	-	136,345
European Union Settlement Scheme	-	13,013	(13,013)	-	-
London & Quadrant	(968)	-	-	-	(968)
WDP	968	-	-	-	968
Winter Warmth Project	6,476	400	(1,583)	-	5,293
Catalyst Housing Brent	8,687	-	-	-	8,687
Catalyst Housing - Ealing	167	-	-	-	167
Brent Welfare Reform Project	2,354	-	-	-	2,354
BAS4IL	145	-	-	-	145
WPWP	1,128	-	-	-	1,128
VSIF	524	-	-	-	524
Veolia	5,402	-	-	-	5,402
Other	17,862	-	-	-	17,862
Genesis Community Housing	8,545	-	-	-	8,545
BDIG	1,976	-	-	-	1,976
Total restricted funds	74,623	800,729	(663,790)	-	211,562
Total funds	**382,101**	**1,325,932**	**(1,107,191)**	**-**	**600,842**

Name of fund	Description, nature and purpose of the fund
Children's Centres	Generalist advice to parents with children aged 5 and under in the London Borough of Brent.
Capitalise	The provision of specialist debt advice to Brent residents.
Universal Support	Help to Claim project supports Universal claimants, up to the date of their first payment, to receive their full entitlement to this benefit.
Brent Housing Partnership	The provision of money and debt advice to Brent Council tenants and leaseholders.
Clyde & Co	The provision of free honorary legal advice with the support of Clyde & Co International Law Firm.
Park Royal Centre for Mental Health	Welfare benefits and money advice to inpatients of Park Royal Centre for Mental Health.
Neighbourhood Community Infrastructure Levy	Refurbishment of the Brent Citizens Advice Bureau office which is included within fixed assets where the expenditure is considered capital in nature.
European Union Settlement Scheme	Assistance for vulnerable EU nationals in the Borough of Brent in supporting applications for leave to remain under the EU Settlement Scheme.
Personal Budget Service	Provision of support with personal budget to Universal Credit claimants.
London & Quadrant (L&Q)	Provision of money advice to L&Q tenants under their Pound Advice Project.
Westminster Drug Project (WDP)	Provision of welfare benefits, employment and housing advice to clients of Westminster Drug Project.
Winter Warmth	Provision of financial suppport to those experiencing fuel poverty through donations made by patrons of the Tricycle Theatre and others.
Catalyst Housing Brent	The provision of money advice to Catalyst Housing tenants and leaseholders living in Brent.
Catalyst Housing Ealing	The provision of money advice to Catalyst Housing tenants and leaseholders living in Ealing.
Brent Welfare Reform Project	The provision of welfare benefits and debt advice to Brent residents directly affected by changes to the welfare benefits system.
BAS4IL	The provision of debt and employment advice to people aged 18-64 referred to the office by Age UK Brent in order to promote and maximise the independence of Brent's older and disabled people through high quality accessible advice and guidance.

Name of fund	Description, nature and purpose of the fund
WPWP	The provision of legal and welfare benefits advice to residents of the St Raphael's Estate, in addition to supporting them to manage their personal finances successfullly, as well as providing advice and to upskilling those living in Brent who are directly affected by the rolllout of Universal Credit.
Voluntary Sector Initiative Fund (VSIF)	Funding to improve the employability of local unemployed residents through volunteering.
Veolia	Funding to allow local residents to clear domestic water debts (ended in December 2012).
Genesis Community Housing	The provision of money and debt advice to Genesis Community Housing tenants and leaseholders (ended March 2013).
Brent Disability Interim Gateway (BDIG)	Funding to deliver advice to disabled people and people with long-term limiting health problems.

The designated unrestricted fund "Repairs Reserve" relates to funds originally set aside to cover unexpected expenditure arising from the office refurbishment. The work has now been completed and the trustees expect to return these funds to general unrestricted funds in the next financial year.

20 PENSION AND OTHER SCHEMES

Defined benefit pension schemes

The charity participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a funded defined benefit arrangement. The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Brent Citizens Advice Bureaux is £9,000.

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2021/22 accounting year, the contributions to the Plan for the year ending 31 March 2022 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2021 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any actual transfers out or trivial commutations over the period.

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 16 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

The major assumptions used by the actuary were (in nominal terms) as follows:

	As at 31 March 2021 %	As at 31 March 2020 %
Discount rate	2.10	2.40
Inflation (RPI)	3.30	2.80
Inflation (CPI)	2.80	2.00
Revaluation of deferred pensions in excess of GMP	2.80	2.00
Pension in payment increases of:	-	-
- CPI or 5% p.a. if less	2.80	2.00
- CPI inflation since retirement or 5% p.a. compound if less	2.80	2.00
- CPI or 3% p.a. if less	2.50	1.90
Commutation of pension for cash at retirement (% of HMRC maximum)	75.00	75.00

Assumed life expectancies on retirement at age 65 are:

	As at 31 March 2021 Years	As at 31 March 2020 Years
Current UK pensioners at retirement age - male	21	21
Current UK pensioners at retirement age - female	24	24
Future UK pensioners at retirement age - male	23	23
Future UK pensioners at retirement age - female	26	26

The assets in the Plan were:

	Value at 31 March 2021 £	Value at 31 March 2020 £
Multi asset funds	72,995,000	61,086,000
Structured Equity	24,849,000	24,279,000
Cash	1,509,000	594,000
Fair Value of Plan assets	**99,353,000**	**85,959,000**

The actual return on assets over the period was:

	As at 31 March 2021 £	As at 31 March 2020 £
Return on scheme assets	**14,282,000**	**188,000**

Reconciliation of scheme assets and liabilities to assets and liabilities recognised

	2021 £	2020 £
Present value of defined benefit obligation	(161,415,000)	(140,310,000)
Fair value of scheme assets	99,353,000	85,959,000
Defined benefit pension scheme deficit	**(62,062,000)**	**(54,351,000)**

Reconciliation of opening and closing balances of the present value of the defined benefit obligation

	2021 £
Present value at start of year	140,310,000
Current service cost	652,000
Interest cost	3,322,000
Actuarial gains and losses	21,568,000
Benefits paid	(4,437,000)
Present value at end of year	**161,415,000**

Reconciliation of opening and closing balances of the fair value of Plan assets

	2021 £
Fair value at start of year	85,959,000
Interest income	2,052,000
Return on plan assets, excluding amounts included in interest income/(expense)	12,230,000
Employer contributions	3,549,000
Benefits paid	(4,437,000)
Fair value at end of year	**99,353,000**

The pension scheme has not invested in any of the charity's own financial instruments or in properties or other assets used by the charity.

The amounts recognised in profit or loss

	As at 31 March 2021 £	As at 31 March 2020 £
Service cost - including current and past service costs and liabilities	-	-
Service cost - administrative cost	652,000	866,000
Net interest on the net defined benefit liability	1,270,000	1,366,000
Total expense	**1,922,000**	**2,232,000**

Remeasurement of the net defined benefit liability (asset) to be shown in OCI

	As at 31 March 2021 £	As at 31 March 2020 £
Actuarial (gains)/losses on the liabilities	21,568,000	(2,823,000)
Return on assets, excluding interest income	(12,230,000)	1,995,000
Changes in the effect of the asset ceiling excluding interest income	-	-
Total remeasurement of the net defined benefit liability (asset) to be shown in OCI	**9,338,000**	**(828,000)**

21 FINANCIAL COMMITMENTS

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
Land and buildings		
Within one year	28,600	28,600
Between one and five years	114,400	114,400
After five years	235,382	264,550
	378,382	**407,550**

22 LIABILITY OF MEMBERS

The Charitable Company is limited by guarantee and has no share capital. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to to £1 per member of the Charity during the time they are a member, or one year thereafter, as stated in the Memorandum and Articles of Association. There is no one controlling party.

23 COMMITMENTS

Capital commitments

The total amount of financial commitments not included in the Statement of Financial Position is £Nil (2020: £196,388).

24 RELATED PARTY TRANSACTIONS

There were no related party transactions in the year.