

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

England & Wales · Charity number 1094620

Details

Status Registered

Legal form Charitable company

Company number [03794933](#)

Registered 2002-11-14

Register [View on the Charity Commission register](#)

Contact

Address Tisbury Road
Hove Town Hall
Hove
East Sussex
BN3 3BQ

Phone 08082 787815

Email joanne.carden@cabrightonhove.org

Website www.cabrightonhove.org

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 BRIGHTON & HOVE AND SURROUNDING AREAS.

Activities: The Citizen's Advice service works to fulfil two aims: to provide the advice people need for the problems they face and equally to improve the policies and practices that affect people's lives Brighton and Hove CAB works towards these aims by providing a free, independent, impartial and confidential advice service on any subject.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** BRIGHTON & HOVE AND SURROUNDING AREA
- Brighton And Hove

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£830,707	£1,272,716	£659,466	25
2024-03-31	£872,637	£813,724	£1,101,476	20
2023-03-31	£668,558	£652,846	£947,563	20
2022-03-31	£800,536	£812,172	£655,851	16
2021-03-31	£730,476	£739,293	£424,487	12

Trustees

Name	Role	Appointed
Nigel Meager	Chair	2015-11-19
FRANCES HARRISON		2013-01-03
Fraser Woodward		2024-03-21
Gavin Berman		2025-01-09
George Longfoot		2014-11-20
Karen Ann Johnston		2026-02-19
Kath Stipala		2024-03-21
MARK CLARK		2019-12-06
Mark Green		2020-06-09
Michael Wang		2025-01-09
Muhammod Towhid Ahmed		2025-01-09
Simon Blakeney		2023-02-23

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1094620

Accounts

REGISTERED COMPANY NUMBER: 03794933 (England and Wales)
REGISTERED CHARITY NUMBER: 1094620

**CHARITY
COMMISSION**

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

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FOR THE YEAR ENDED 31 MARCH 2025

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BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 MARCH 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Objectives: Citizens Advice Brighton and Hove's objectives are to offer any charitable service to benefit the public through: providing information, advice and education, helping with living healthily and well and helping with low income and poverty. This is for anyone and especially the communities of Brighton and Hove and surrounding areas.

The vision of Citizens Advice Brighton and Hove is to give people the knowledge and the confidence they need to find their way forward - whoever they are and whatever their issue.

The aims of Citizens Advice Brighton and Hove (CABH) are:

- (1) to provide the advice people need for the problems they face, and
- (2) to improve the policies and practices that affect people's lives.

Our mission: Citizens Advice Brighton and Hove works towards these aims by providing free, independent, impartial and confidential advice on any subject. We gather information about our clients' issues and the advice we provide and use that information to campaign and influence policies and other changes to improve the lives of our clients and the local community.

Our values: We value diversity, promote equality and challenge discrimination.

Our service provides advice to everyone without judgement. We offer help to all clients and anyone who needs help, regardless of their age, class, race, religion, gender, disability or sexuality.

All our advice workers, whether paid or voluntary, are professionally trained to provide a quality service to our clients. We try to have staff and teams that represent the communities we advise, support and are part of.

Citizens Advice Brighton and Hove holds the Advice Quality Standard for advice, telephone advice and advice with casework in benefits.

Public benefit - how we help our clients and communities

We follow the Charity Commission's guidance when reviewing and planning what we do. Our trustees consider how our planned activities are in line with our aims and objectives.

Our charity's purposes are set out in a document called our 'Memorandum and Articles of Association.' These purposes are '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 Brighton & Hove and surrounding areas.'

Our aims, listed above, uphold the founding purposes of our charity. We review and plan what we do every year to make sure it always reflects our purposes. This review looks at what we achieved and the outcomes of our work in the last year. The review looks at the success of all our activities and the benefits they have brought to our clients. The review also helps make sure we are fully focussed on the purposes we have as a charity.

Research and campaigns

Our advisers collect evidence from cases they have worked on and we use this information to influence policymakers to improve services. We share anonymous information about advice issues with Citizens Advice nationally to get a picture of what's happening all over England and Wales. We work with them on national issues and campaigns. We also carry out local research and work with other charities and organisations on local policy issues.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

OBJECTIVES AND ACTIVITIES

Volunteers

Like many charities, we rely on volunteers in the day to day running of the organisation. To deliver a high quality service for clients, we are always delivering training and developing how we do things. We put lots of time into supporting volunteers who come from a range of different backgrounds to deliver the best advice and feel part of a supportive and professional organisation.

Through volunteering, we help people to develop their abilities and the way that they feel about themselves, their skills and their community. This can have a big impact on the volunteers' lives, for example:

- gaining practical skills
- increasing their employability
- increasing their sense of purpose or self esteem
- having a positive effect on their health
- being more engaged with their community

During the year 2024-25 we continued to develop clear pathways of development for volunteers who want to move into paid advice work within Citizens Advice Brighton and Hove.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2024-25 saw the office and reception area open daily, with the continuation of drop-in advice added to phone, email and face to face appointments. This has meant that clients now have more options to use our services through our increased accessibility and we saw a 25% increase in contacts from 2024 to 2025 with the biggest leap being in face to face contacts which rose by 21%

During the year 2024-25, we helped 6,794 individual clients with 23,109 different issues. This is a 17% increase in clients on the previous year, and a 21% increase in issues.

Whilst it is great to see that we have been able to help even more clients this year we know that there is more to do as we continue to receive feedback from those who are unable to access us despite the increase in adviser capacity across the year. The increase in the number of issues we advise on suggests that each client is continuing to experience multiple and more complex issues, needing more activity to resolve these (3.4 issues per client compared to 3.2 and 2.9 issues in 23/24 and 22/23 respectively). This, in turn, takes more adviser time, affecting the amount of clients we are able to see. We will continue to strive to increase our volunteer advice capacity during 2025/26 to address this shortfall by renewing our links with students at the universities and adding a further training cohort to our volunteer training rounds.

Our top 4 enquiry areas during 2024-25 were: benefits and tax credits, Housing, Utilities and communication and benefits and universal credits.

Citizens Advice Brighton and Hove also delivers specialist advice projects that help us to deliver on our aims. In the year 2024-25 these were:

- **Money and Pension Service Debt Advice project:** Provides debt advice and casework
- **Macmillan Horizon Centre:** Welfare benefits advice service for people affected by cancer in Brighton and Hove
- **Major Trauma Unit:** Welfare benefits advice service for patients who have suffered a recent trauma
- **Moneyworks:** Citizens Advice Brighton and Hove lead this partnership which provides financial support and education across the city
- **Advice Matters:** Citizens Advice Brighton and Hove lead this partnership which delivers person-centred, community-focused and flexible advice services with the aim of improving the health and wellbeing of Brighton and Hove residents
- **Gamble Aware:** Provides debt and money management advice for people in recovery from gambling harms
- **Energyworks:** provides advice on energy issues including warm homes and contacting energy providers
- **CABH advice in Trussell Trust foodbanks:** Provides key advice on the ground at 2 Trussell Trust food banks across the city, supporting clients with a range of issues to help maximise their income and reduce their need for food bank support.
- **Ageing Well:** Provides advice up to casework level for people over 55 in need to support claiming benefits in order to maximise their income and live a more comfortable and secure life
- **Outreach advice and 'Advice First Aid':** Training in basic advice for community and volunteer groups so enable better signposting of individuals at their first point of contact. Advice based in outreach communities across the city

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

FINANCIAL REVIEW

Financial position

During the year funds totalling £830,707 (2024: £872,637) were received, comprising grant income £797,721 (2024: £848,335) and other income £32,986 (including donations and interest). Restricted funds received in the year totalled £461,533 and unrestricted funds £369,174.

Operational expenditure in the year was £1,272,716 (2024: £813,722) comprising expenditure on charitable activities of £858,021, expenditure on fund raising of £346 and support costs of £414,350. It should be noted the support costs for 24/25 include a one off charge to the accounts of £405,000 as a result of us leaving the legacy East Sussex County Council Pension Scheme.

Before the one-off impact of leaving the East Sussex County Council Pension Scheme, this represents a net surplus for the year of £5,219 on unrestricted activities (2024: surplus £20,617). With the impact, this represents a shortfall of £397,156. At 31 March 2025 unrestricted reserves show a balance of £658,670 (2024: £1,058,451 including pension asset)

Over the year there was a shortfall on restricted funds of £42,228 and this has been taken from the reserve brought forward from 2024 of £43,025 to leave the balance as at 2025 of £797 to be carried forward.

Exit from East Sussex Pension Fund

On 31 August 2024, the last two remaining active members of the East Sussex County Council Pension Fund ("the Fund"), decided to leave the Fund. As a result, our participation in (and ongoing responsibilities to) the Fund finished, with all ongoing responsibility for the deferred members and pensioners moving to the Trustees of the Fund.

As at the end of the last accounts, our estimated Net Pension Asset within the Fund amounted to £726,000.

On our exit from the Fund, the Trustees crystallise the assets required to cover the remaining liabilities on a conservative basis. This liability was calculated by the actuaries to be £1,894,000. At that time, the assets of our section of the Fund stood at £2,215,000.

In December 2024, the Trustees of the Fund agreed to use their discretion and provide us with an Exit Credit of the surplus of £321,000.

Primarily due to this change in assumptions over the liability calculation basis, the 24/25 accounts show a one-off exceptional cost of £405,000, reflecting the impact of this exit. Although this is charged against our "Unrestricted Funds" the previous surplus could only be realised through employer contribution holidays and could also be easily lost through changes in the value of the assets to the liabilities of the historic employees within the Fund.

Investment policy and objectives

Citizens Advice Brighton & Hove invests surplus funds in low risk deposit accounts via an investment platform. This allows us to increase the interest paid on surplus funds and improve our financial position.

Reserves policy

The trustees aim to hold free liquid reserves equal to three months unrestricted expenditure at any one time.

The trustees are determined to ensure the financial sustainability of the organisation and to that end a three-year strategic Business and Development Plan has been developed.

The trustees have a reserves policy which states that we should hold financial reserves in order to ensure that the charity can continue to operate in an orderly manner in the event of unforeseen and potentially financially damaging circumstances.

The trustees consider that it would be prudent to set aside an amount equivalent to three months' expenditure of fixed and core costs, which amounts to £216,303 (2024/25) compared with £203,430 (2023/24).

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

FUTURE PLANS

The Board reviews the three year Business and Development Plan annually with interim performance reports made to the board quarterly.

Our focus for 2024/25 is on securing a stable financial future for the organisation through a targeted funding strategy, by securing funding for our core delivery and continuing to ensure a face to face service for those less able to engage with us digitally. We also aim to focus on the training, development and wellbeing of our staff and volunteer teams as our most valuable asset:

The Business Plan for 2025 - 2028 identifies the following objectives:

1. Meeting needs - Meeting unmet need through widening our reach and extending access
2. Stability and sustainability - Increase the diversity of our income to support growth, and nurture a stable and well staffed team
3. Quality - High performing so clients get a great service
4. Influence - Influential so we can help improve lives of more people
5. Culture - Ensure an innovative and high performing service, with equality, diversity and inclusion at its heart

As a result of our exit from the Pension Scheme, we received an Exit Credit of £321,000. The Trustees are in the process of deciding the best way of using this reserve to further meet our objectives and in the meantime have placed it within a Designated Fund help track its impact.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Company was incorporated as a Company Limited by Guarantee on the 24 June 1999 and is governed by its Memorandum and Articles of Association (as amended by special resolutions on 29 May 2002 and 17 February 2016).

It took over the assets and undertaking of Citizens Advice Brighton & Hove (an unincorporated charity) on 11 December 2002.

Organisational structure

The Charity is governed by a Board of Trustees that oversees the strategic development of the Charity including the adoption of the three-year business plan. The Board has the following standing sub-committees: Human Resources, Finance & Risk and Fundraising. Each of these committees contains a mixture of Trustees and senior paid staff, and each sub-committee produces reports for consideration by the Board. The Board also oversees the work of the Chief Executive Officer who is responsible for the day-to-day management of the charity, which includes the delivery of the business plan. In addition to this general role the Board may delegate specific responsibilities to the Chief Executive Officer in order to progress "one off" items of work.

CABH has 50 plus volunteers and 26 paid staff (including managers) all offering advice on a wide range of advice matters. The Chief Executive Officer line manages the Operations Manager, the Partnerships Manager, the Projects Manager and the Energy Advice Manager. The Projects Manager oversees the delivery of the specialist advice projects including Debt, Benefits and Health advice. The Operations Manager oversees the General Help Unit, including line managing the Advice Session Supervisors and ensuring volunteer welfare and training. The Operations Manager also oversees the premises, utilities and IT services. The Partnerships Manager coordinates Moneyworks and Advice Matters and attends network meetings across the city and also leads on our Research and Campaigns activity

The Chief Executive Officer produces management and performance reports for the Board.

The Trustees are appointed in accordance with Clause 37 of the Memorandum and Articles of Association. The Trustee Board undertakes an annual skills and training audit to identify any potential skills gaps.

Key management remuneration

Citizens Advice Brighton & Hove has a Human Resources sub-group of the trustee board. This group is responsible for reviewing and setting levels of pay using national scales and market rates.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Wider network

CABH is a member of Citizens Advice, the national body for all local Citizens Advice offices (LCAs). Citizens Advice provides all LCAs with policies and procedures for the recruitment, induction and training of Trustees. These policies are regularly updated to take account of changes in legislation and best practice. It is a requirement of being a Local Citizens Advice that these policies be followed. These policies are accessed via Citizens Advice's intranet.

Citizens Advice Brighton & Hove is a completely independent local charity but must adhere to the Citizen's Advice principles of service and pass a regular membership and quality of advice audit. The organisational audit and quality of advice assessment took place in Dec 2023. The outcome showed that we had achieved a green score for equality leadership, and a green for leadership. We revisit these scores annually with a clear plan for continuous improvement.

We are a leading member of the local Advice Partnership which is a group of local advice providers and stakeholders who work toward the aim of the city's Sustainable Communities Strategy.

CABH is also a member of the local Advice Services Network, the Welfare Reform group, the Fuel Poverty Affordable Warmth steering group, the Community Works Reps Council and Food Partnership meetings as well as the new VCSE alliance working to enable connectivity and connections between health and care partners across sussex.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against risks including fraud and error. CABH undertakes strategic risk assessment each quarter. This is overseen by the Finance & Risk sub group of the Trustee Board and in accordance with Citizens Advice guidance. The results are used to inform financial and business planning as well as consider any appropriate contingency planning.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03794933 (England and Wales)

Registered Charity number

1094620

Registered office

Hove Town Hall
Tisbury Road Offices
Tisbury Road
Hove
East Sussex
BN3 3BQ

Trustees

N Meager (Chair)
S W F Blakeney (Treasurer)
M Clark
M I Green
Mrs F S Harrison
G Longfoot
Ms K Stipala
F Woodward
T M Ahmed (appointed 9.1.25)
G Berman (appointed 9.1.25)
M Wang (appointed 9.1.25)
Ms H Gamper (resigned 17.4.25)
Ms B Tatton (resigned 17.4.25)
Ms A Howard-Macey (resigned 17.4.25)

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Christopher Robert Tyler FCA DChA FCIE
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Bankers

Charities Aid Foundation
PO Box 289
West Malling
Kent
ME19 4TA

Chief Executive Officer

Ms J Carden

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2025 the Bureau held £11,549 on behalf of others.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Brighton and Hove Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

Approved by order of the board of trustees on 20/11/25 and signed on its behalf by:



S W F Blakeney - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

Independent examiner's report to the trustees of Brighton and Hove Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

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

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

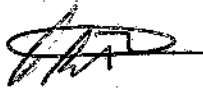
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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



Christopher Robert Tyler FCA DChA FCIE

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Date: 15th December 2025

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

				2025	2024
	Notes	Unrestricted fund £	Unrestricted funds designated £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	11,060	-	2,689	13,749
Charitable activities	5				
Advice		338,877	-	458,844	797,721
Other trading activities	3	1,933	-	-	1,933
Investment income	4	17,304	-	-	17,304
Total		<u>369,174</u>	<u>-</u>	<u>461,533</u>	<u>830,707</u>
EXPENDITURE ON					
Raising funds	6	346	-	-	346
Charitable activities	7				
Advice		360,984	2,625	503,761	867,370
Pension Exit		405,000	-	-	405,000
Total		<u>766,330</u>	<u>2,625</u>	<u>503,761</u>	<u>1,272,716</u>
NET					
INCOME/(EXPENDITURE)		(397,156)	(2,625)	(42,228)	(442,009)
Transfers between funds	16	(319,880)	319,880	-	-
Other recognised gains/(losses)					
Actuarial gains on defined benefit schemes		-	-	-	95,000
Net movement in funds		<u>(717,036)</u>	<u>317,255</u>	<u>(42,228)</u>	<u>(442,009)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		1,026,836	31,615	43,025	1,101,476
TOTAL FUNDS CARRIED FORWARD		<u>309,800</u>	<u>348,870</u>	<u>797</u>	<u>1,101,478</u>

The notes form part of these financial statements.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**BALANCE SHEET
31 MARCH 2025**

				2025	2024	
	Notes	Unrestricted fund £	Unrestricted funds designated £	Restricted funds £	Total funds £	Total funds £
CURRENT ASSETS						
Debtors	14	160,230	-	-	160,230	102,586
Cash at bank and in hand		<u>379,127</u>	<u>348,870</u>	<u>797</u>	<u>728,794</u>	<u>512,507</u>
		539,357	348,870	797	889,024	615,093
CREDITORS						
Amounts falling due within one year	15	(229,558)	-	-	(229,558)	(239,617)
NET CURRENT ASSETS		<u>309,799</u>	<u>348,870</u>	<u>797</u>	<u>659,466</u>	<u>375,476</u>
TOTAL ASSETS LESS CURRENT LIABILITIES						
		309,799	348,870	797	659,466	375,476
PENSION ASSET	17	-	-	-	-	726,000
NET ASSETS		<u>309,799</u>	<u>348,870</u>	<u>797</u>	<u>659,466</u>	<u>1,101,476</u>
FUNDS						
Unrestricted funds	16					
General unrestricted funds					309,799	1,026,836
Designated funds					<u>348,870</u>	<u>31,615</u>
					658,669	1,058,451
Restricted funds					<u>797</u>	<u>43,025</u>
TOTAL FUNDS					<u>659,466</u>	<u>1,101,476</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

BALANCE SHEET - continued
31 MARCH 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on 20/11/25 and were signed on its behalf by:


.....
S W F Blakeney - Trustee

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	<u>203,648</u>	<u>18,310</u>
Net cash provided by operating activities		<u>203,648</u>	<u>18,310</u>
Cash flows from investing activities			
Interest received		<u>12,639</u>	<u>12,011</u>
Net cash provided by investing activities		<u>12,639</u>	<u>12,011</u>
Change in cash and cash equivalents in the reporting period			
		216,287	30,321
Cash and cash equivalents at the beginning of the reporting period			
		<u>512,507</u>	<u>482,186</u>
Cash and cash equivalents at the end of the reporting period			
		<u>728,794</u>	<u>512,507</u>

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(442,010)	58,913
Adjustments for:		
Interest received	(12,639)	(12,011)
Pension scheme asset	726,000	-
Increase in debtors	(57,644)	(57,208)
(Decrease)/increase in creditors	(10,059)	35,616
Difference between pension charge and cash contributions	<u>-</u>	<u>(7,000)</u>
Net cash provided by operations	<u>203,648</u>	<u>18,310</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank and in hand	<u>512,507</u>	<u>216,287</u>	<u>728,794</u>
	<u>512,507</u>	<u>216,287</u>	<u>728,794</u>
Total	<u>512,507</u>	<u>216,287</u>	<u>728,794</u>

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)', Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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

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

Income

Income is recognised on a receivable basis except for income from the Legal Services Franchise (LSF). The LSF changed their funding arrangement last year from paying on an hourly rate basis to paying only cases cleared. Due to the fact that measurement of the amount due to Brighton and Hove Citizens Advice Bureau cannot be readily assessed until cases are closed this income has been included on a receipts basis.

Grants are recognised on an accruals basis, accounted for in relation to the period to which they relate. Where grants have been received for capital projects the costs have been capitalized on the Balance Sheet and depreciation, in accordance with the accounting policies, has been charged against that income.

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.

Donated assets are recorded as both Incoming Resources and additions to Fixed Assets where a market value can be estimated at the date the donation is made. Donated services are not recognised.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Resources expended are accounted for on an accruals basis and include attributable VAT which cannot be recovered.

- i) Charitable Activities comprises all expenditure directly relating to the running of the bureau and includes support costs relating to project management.
- ii) Support Costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements. In 2025 support costs include the one off charge of £405,000 for exiting the Pension Scheme.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Office equipment and furniture	- 25% on cost
Computer equipment	- 33% on cost

Only assets over £500 are capitalised.

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES - continued

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fund accounting

The charity has various funds for which it is responsible:

Unrestricted funds - these funds are for use on the general charitable objectives of the charity.

Restricted funds - these funds are for use as directed by the donor.

Designated funds - these funds are unrestricted funds that the Trustees have to set aside for a specific purpose

Pension schemes

The charity operates two pension schemes :

a). Defined Benefit Scheme.

Eligible employees may participate in the East Sussex County Council Pension Fund, part of the Local Government Pensions Scheme, a defined benefit statutory scheme. The fund is administered by East Sussex County Council and details of the scheme can be found in note 17.

For defined benefit schemes the amounts charged in resources expended are the current service costs and gains and losses on settlements and curtailments. They are included as part of staff costs. Past service costs are recognised immediately in the profit and loss account if the benefits have vested. If the benefits have not vested immediately, the costs are recognised over the period until vesting occurs. The interest cost and the expected return on assets are shown as a net amount of other finance costs or credits adjacent to interest. Actuarial gains and losses are recognised immediately in the 'Other recognised gains and losses'.

Defined benefit schemes are funded, with the assets of the scheme held separately from those of the group, in separate trustee-administered funds. Pension scheme assets are measured at fair value and liabilities are measured on an actuarial basis using the projected unit method and discounted at a rate equivalent to the current rate on return on a high-quality corporate bond of equivalent currency and term to the scheme liabilities. The actuarial valuations are obtained annually and are updated at each balance sheet date. The resulting defined benefit asset or liability, net of the related deferred tax, is presented separately after other net assets on the face of the balance sheet.

Following the exit of the last two active members of the Fund, our participation and obligations to the Fund finished.

b). Defined Contribution Scheme.

The charity contributes to a group personal pension scheme administered by Scottish Widows. The assets of the scheme are held separately from those of the charity. The annual contribution payments are charged to the statement of financial activities.

For defined contribution schemes the amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet. In the year under review the employer contribution was 3%.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	5,965	1,390
Employment allowance	5,000	5,000
Miscellaneous income	2,784	150
	<u>13,749</u>	<u>6,540</u>

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Fundraising events	<u>1,933</u>	<u>1,557</u>

4. INVESTMENT INCOME

	2025	2024
	£	£
Rents received	4,665	4,194
Deposit account interest	<u>12,639</u>	<u>12,011</u>
	<u>17,304</u>	<u>16,205</u>

5. INCOME FROM CHARITABLE ACTIVITIES

Activity	2025	2024
	£	£
Grants Advice	<u>797,721</u>	<u>848,335</u>

In addition the following amounts have been deferred to 2025/26:

	2025	2024
	£	£
Gamble Awareness	-	22,343
Brighton and Hove City Council - Energy Works	-	461
Money Advice Service	5,586	6,983
Chalk Cliff Trust	5,000	-
SGN	3,181	-

Grants received, included in the above, are as follows:

	2025	2024
	£	£
Aging Well	31,998	27,933
Brighton and Hove City Council - Advice Matters	119,830	133,136
Brighton and Hove City Council - Energy Works	20,304	103,631
Brighton and Hove City Council - Energy Works Plus	61,930	-
Brighton and Hove City Council - Moneyworks	51,654	57,395
Cardinal Management	22,168	21,059
Citizens Advice Bureau - Cost of Living Crisis	-	15,000
Citizens Advice Bureau - Debt Modernisation	-	4,251
Citizens Advice Bureau - Outreach Advice	13,602	40,806
Citizens Advice Bureau - SGN	19,878	-
Gamble Awareness	<u>34,250</u>	<u>35,187</u>
Carried forward	<u>375,614</u>	<u>438,398</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

5. INCOME FROM CHARITABLE ACTIVITIES - continued

	2025	2024
	£	£
Brought forward	375,614	438,398
Hastings Citizens Advice Bureau	-	13,820
Macmillan	83,258	82,498
Money Advice Service	84,327	111,441
Redress	229,850	167,890
Trussell Trust	21,072	30,988
University of Sussex	3,600	3,300
	<u>797,721</u>	<u>848,335</u>

6. RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Fundraising expenses	<u>346</u>	<u>-</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8)	Support costs (see note 9)	Totals
	£	£	£
Advice	858,021	9,350	867,371
Pension Exit	-	405,000	405,000
	<u>858,021</u>	<u>414,350</u>	<u>1,272,371</u>

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024
	£	£
Salary costs	659,864	636,582
Staff costs	8,319	15,333
Office costs	161,111	153,736
Premises costs	28,727	28,909
	<u>858,021</u>	<u>834,560</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

9. SUPPORT COSTS

	Governance costs
	£
Advice	9,350
Pension Exit	<u>405,000</u>
	<u>414,350</u>

Support costs, included in the above, are as follows:

	Advice £	Pension Exit £	2025 Total activities £	2024 Total activities £
Interest payable and similar charges	-	-	-	(30,000)
Independent examiners fee	2,000	-	2,000	2,000
Accountancy	7,350	-	7,350	7,164
Exit from pension scheme	<u>-</u>	<u>405,000</u>	<u>405,000</u>	<u>-</u>
	<u>9,350</u>	<u>405,000</u>	<u>414,350</u>	<u>(20,836)</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

11. STAFF COSTS

The total emoluments of all employees during the year were as follows:

	2025 £	2024 £
Salaries and Wages	569,097	549,756
Social Security Costs	47,499	44,413
Pension Costs	25,843	14,295
FRS17 Pension Scheme Adjustment	-	21,000

The number of employees during the year was 25 (2024 26).

No employee received remuneration (gross pay) in excess of £60,000 (2024 none).

The key management personnel of the charity comprise the trustees and the chief executive officer. The total employee benefits (gross pay plus employers national insurance and pension contributions) of the key management personnel were £63,348 (2024 £52,071).

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 2024

	Unrestricted fund £	Unrestricted funds designated £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	6,537	-	-	6,537
Charitable activities				
Advice	303,566	-	544,771	848,337
Other trading activities	1,557	-	-	1,557
Investment income	16,205	-	-	16,205
Total	327,865	-	544,771	872,636
EXPENDITURE ON				
Charitable activities				
Advice	288,135	19,114	506,472	813,721
NET INCOME/(EXPENDITURE)	39,730	(19,114)	38,299	58,915
Transfers between funds	(4,110)	4,110	-	-
Other recognised gains/(losses)				
Actuarial gains on defined benefit schemes	95,000	-	-	95,000
Net movement in funds	130,620	(15,004)	38,299	153,915
RECONCILIATION OF FUNDS				
Total funds brought forward	896,214	46,621	4,728	947,563
TOTAL FUNDS CARRIED FORWARD	1,026,834	31,617	43,027	1,101,478

13. TANGIBLE FIXED ASSETS

	Office equipment and furniture £	Computer equipment £	Totals £
COST			
At 1 April 2024 and 31 March 2025	4,545	31,882	36,427
DEPRECIATION			
At 1 April 2024 and 31 March 2025	4,545	31,882	36,427
NET BOOK VALUE			
At 31 March 2025	-	-	-
At 31 March 2024	-	-	-

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	151,320	95,285
Prepayments	<u>8,910</u>	<u>7,301</u>
	<u>160,230</u>	<u>102,586</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	197,250	173,050
VAT	1,190	829
Accruals	5,802	10,287
Deferred income	13,767	29,787
Amounts held on behalf of others	<u>11,549</u>	<u>25,664</u>
	<u>229,558</u>	<u>239,617</u>

16. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds				
Unrestricted funds general	1,026,836	(397,157)	(319,880)	309,799
Designated Fund - IT Equipment	3,710	-	92	3,802
Designated Fund - Pension	16,537	-	(16,537)	-
Designated Fund - Training	8,863	-	(2,496)	6,367
Designated Fund - Digital	2,505	(2,505)	-	-
Designated Fund - CEO	-	(120)	8,690	8,570
Designated Fund - SGN	-	-	9,131	9,131
Designated Fund - Pending Project Fund	-	-	<u>321,000</u>	<u>321,000</u>
	<u>1,058,451</u>	<u>(399,782)</u>	-	<u>658,669</u>
Restricted funds				
Aging Well	9,744	(9,744)	-	-
Brighton and Hove City Council - Moneyworks	797	-	-	797
Gamble Awareness	8,918	(8,918)	-	-
Outreach Advice	<u>23,566</u>	<u>(23,566)</u>	-	-
	<u>43,025</u>	<u>(42,228)</u>	-	<u>797</u>
TOTAL FUNDS	<u>1,101,476</u>	<u>(442,010)</u>	<u>-</u>	<u>659,466</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted funds general	369,173	(766,330)	(397,157)
Designated Fund - Digital	-	(2,505)	(2,505)
Designated Fund - CEO	-	(120)	(120)
	<u>369,173</u>	<u>(768,955)</u>	<u>(399,782)</u>
Restricted funds			
Aging Well	31,998	(41,742)	(9,744)
Brighton and Hove City Council - Advice Matters	120,013	(120,013)	-
Brighton and Hove City Council - Energy Works	20,304	(20,304)	-
Brighton and Hove City Council - Energy Works Plus	61,930	(61,930)	-
Brighton and Hove City Council - Moneyworks	51,654	(51,654)	-
Gamble Awareness	34,250	(43,168)	(8,918)
Money Advice Service	84,327	(84,327)	-
Outreach Advice	16,108	(39,674)	(23,566)
SGN	19,878	(19,878)	-
Trussell Trust	21,072	(21,072)	-
	<u>461,534</u>	<u>(503,762)</u>	<u>(42,228)</u>
TOTAL FUNDS	<u>830,707</u>	<u>(1,272,717)</u>	<u>(442,010)</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
Unrestricted funds general	896,214	134,732	(4,110)	1,026,836
Designated Fund - IT Equipment	3,000	-	710	3,710
Designated Fund - Pension	10,000	-	6,537	16,537
Designated Fund - Training	12,000	-	(3,137)	8,863
Designated Fund - Digital	<u>21,621</u>	<u>(19,116)</u>	-	<u>2,505</u>
	942,835	115,616	-	1,058,451
Restricted funds				
Aging Well	-	9,744	-	9,744
Brighton and Hove City Council - Moneyworks	797	-	-	797
Brighton and Hove City Council - Warmth for Wellbeing	3,786	(3,786)	-	-
Citizens Advice Bureau - BEIS	145	(145)	-	-
Gamble Awareness	-	8,918	-	8,918
Outreach Advice	-	<u>23,566</u>	-	<u>23,566</u>
	<u>4,728</u>	<u>38,297</u>	-	<u>43,025</u>
TOTAL FUNDS	<u>947,563</u>	<u>153,913</u>	-	<u>1,101,476</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
Unrestricted funds general	327,866	(288,134)	95,000	134,732
Designated Fund - Digital	-	(19,116)	-	(19,116)
	327,866	(307,250)	95,000	115,616
Restricted funds				
Aging Well	27,933	(18,189)	-	9,744
Brighton and Hove City Council - Advice Matters	133,136	(133,136)	-	-
Brighton and Hove City Council - Energy Works	103,631	(103,631)	-	-
Brighton and Hove City Council - Moneyworks	57,396	(57,396)	-	-
Brighton and Hove City Council - Warmth for Wellbeing	-	(3,786)	-	(3,786)
Citizens Advice Bureau - BEIS	-	(145)	-	(145)
Citizens Advice Bureau - Debt Modernisation	4,251	(4,251)	-	-
Gamble Awareness	35,188	(26,270)	-	8,918
Money Advice Service	111,441	(111,441)	-	-
Outreach Advice	40,806	(17,240)	-	23,566
Trussell Trust	30,988	(30,988)	-	-
	<u>544,770</u>	<u>(506,473)</u>	<u>-</u>	<u>38,297</u>
TOTAL FUNDS	<u>872,636</u>	<u>(813,723)</u>	<u>95,000</u>	<u>153,913</u>

Resources expended (2025)

The resources expended of £766,330 includes the costs in the Exit from the Pension Scheme of £405,000.

Restricted Funds

The income funds of the Brighton and Hove Citizens Advice Bureau include the following funds where grants are for specific purposes :

1. Ageing Well - Advice for older people in the city.
2. Advice Matters - Generalist Advice of benefits, debt, housing, employment, immigration and family.
3. Moneyworks - Debt and Money advice.
4. Energy Works - Energy advice - in person and over the telephone.
5. Energy Works Plus - Energy advice and income maximisation.
6. Gamble Aware - Debt and general advice by those affected by gambling and affected others.
7. Money Advice Service - Debt Advice.
8. Outreach Advice - Advice in the community for those who find us hard to reach.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

16. MOVEMENT IN FUNDS - continued

9.SGN - Energy advice - outreach.

10.Trussell Trust - Food bank support.

17. EMPLOYEE BENEFIT OBLIGATIONS

Some employees may participate in the East Sussex County Council Pension Fund, part of the Local Government Pensions Scheme, a defined benefit statutory scheme. The fund is administered by East Sussex County Council in accordance with the Local Government Pensions Regulations 1997 as amended.

Following the exit of the last two active members of the Brighton and Hove CAB section of the Pension Fund, our participation and obligations to the Fund finished.

On exit from the Fund, the charity received an Exit Credit of £321,000.

The amounts recognised in the Statement of Financial Activities are as follows:

	Defined benefit pension plans	
	2025	2024
	£	£
Current service cost	-	20,000
Net interest from net defined benefit asset/liability	-	(30,000)
Past service cost	-	-
	<u>-</u>	<u>(10,000)</u>
Actual return on plan assets	<u>-</u>	<u>161,000</u>

Changes in the present value of the defined benefit obligation are as follows:

	Defined benefit pension plans	
	2025	2024
	£	£
Opening defined benefit obligation	1,424,000	1,408,000
Current service cost	-	20,000
Contributions by scheme participants	-	5,000
Interest cost	-	67,000
Actuarial losses/(gains)	-	5,000
Benefits paid	-	(45,000)
Curtailments	(1,424,000)	-
Remeasurements:		
Actuarial (gains)/losses from changes in demographic assumptions	-	(16,000)
Actuarial (gains)/losses from changes in financial assumptions	-	(20,000)
	<u>-</u>	<u>(20,000)</u>
	<u>-</u>	<u>1,424,000</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

19. STATUTORY INFORMATION

The charity is a company limited by guarantee, registered in England and Wales, and has no share capital. No one member has overall control of the charity.

Every member of the Charity undertakes to contribute such amount as may be required, not exceeding £1, to the Charity Assets if it should be wound up while they are a member or within one year after they cease to be a member.

On the event of the Charity being wound up or dissolved, any property that remains after all debts and liabilities have been satisfied shall be given or transferred to some other charitable institution or institutions having similar objects.

The company's registered number and registered office address can be found in the 'Legal and Administrative Information' section of the accounts.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1094620

Accounts

REGISTERED COMPANY NUMBER: 03794933 (England and Wales)
REGISTERED CHARITY NUMBER: 1094620

OFFICE

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024
FOR
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

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FOR THE YEAR ENDED 31 MARCH 2024

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BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 MARCH 2024**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Objectives: Citizens Advice Brighton and Hove's objectives are to offer any charitable service to benefit the public through: providing information, advice and education, helping with living healthily and well and helping with low income and poverty. This is for anyone and especially the communities of Brighton and Hove and surrounding areas.

The vision of Citizens Advice Brighton and Hove is to give people the knowledge and the confidence they need to find their way forward - whoever they are and whatever their issue.

The aims of Citizens Advice Brighton and Hove (CABH) are:

- (1) to provide the advice people need for the problems they face, and
- (2) to improve the policies and practices that affect people's lives.

Our mission: Citizens Advice Brighton and Hove works towards these aims by providing free, independent, impartial and confidential advice on any subject. We gather information about our clients' issues and the advice we provide and use that information to campaign and influence policies and other changes to improve the lives of our clients and the local community.

Our values: We value diversity, promote equality and challenge discrimination.

Our service provides advice to everyone without judgement. We offer help to all clients and anyone who needs help, regardless of their age, class, race, religion, gender, disability or sexuality.

All our advice workers, whether paid or voluntary, are professionally trained to provide a quality service to our clients. We try to have staff and teams that represent the communities we advise, support and are part of.

Citizens Advice Brighton and Hove holds the Advice Quality Standard for advice, telephone advice and advice with casework in benefits.

Public benefit - how we help our clients and communities

We follow the Charity Commission's guidance when reviewing and planning what we do. Our trustees consider how our planned activities are in line with our aims and objectives.

Our charity's purposes are set out in a document called our 'Memorandum and Articles of Association.' These purposes are '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 Brighton & Hove and surrounding areas.'

Our aims, listed above, uphold the founding purposes of our charity. We review and plan what we do every year to make sure it always reflects our purposes. This review looks at what we achieved and the outcomes of our work in the last year. The review looks at the success of all our activities and the benefits they have brought to our clients. The review also helps make sure we are fully focussed on the purposes we have as a charity.

Research and campaigns

Our advisers collect evidence from cases they have worked on and we use this information to influence policymakers to improve services. We share anonymous information about advice issues with Citizens Advice nationally to get a picture of what's happening all over England and Wales. We work with them on national issues and campaigns. We also carry out local research and work with other charities and organisations on local policy issues.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

OBJECTIVES AND ACTIVITIES

Volunteers

Like many charities, we rely on volunteers in the day to day running of the organisation. To deliver a high quality service for clients, we are always delivering training and developing how we do things. We put lots of time into supporting volunteers who come from a range of different backgrounds to deliver the best advice and feel part of a supportive and professional organisation.

Through volunteering, we help people to develop their abilities and the way that they feel about themselves, their skills and their community. This can have a big impact on the volunteers' lives, for example:

- gaining practical skills
- increasing their employability
- increasing their sense of purpose or self esteem
- having a positive effect on their health
- being more engaged with their community

During the year 2023-24 we continued to develop clear pathways of development for volunteers who want to move into paid advice work within Citizens Advice Brighton and Hove.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2023-24 saw the office and reception area open daily, with the continuation of drop-in advice added to phone, email and face to face appointments. This has meant that clients now have more options to use our services through our increased accessibility and our in person attendance has leapt from 899 in 22/23 to 1784 in 22/23 (98% increase).

During the year 2023-24, we helped 5,796 individual clients with 19,050 different issues. This is a 22% increase in clients on the previous year, and a 36% increase in issues.

Whilst it is great to see client numbers increase this year we know that there is more to do as we continue to receive feedback from those who are unable to access us despite the increase in adviser capacity across the year. The increase in the number of issues we advise on suggests that each client is experiencing multiple and more complex issues, needing more activity to resolve these (3.2 issues per client compared to 2.9 issues 22/23). This, in turn, takes more adviser time, affecting the amount of clients we are able to see. We will continue to strive to increase our volunteer advice capacity during 2024/25 to address this shortfall.

Our top 4 enquiry areas during 2023-24 were: benefits and tax credits, Housing, Debt and, Utilities and communication. The biggest rise in enquiries is linked to energy advice which saw a 213% rise compared to the previous year as our new energy service grows in strength. Another very worrying increase in issues was Charitable support and food banks which saw a 171% increase from 249 people in 22/23 to 676 in 23/24
Citizens Advice Brighton and Hove also delivers specialist advice projects that help us to deliver on our aims. In the year 2023-24 these were:

- Money and Pension Service Debt Advice project: Provides debt advice and casework
- Macmillan Horizon Centre: Welfare benefits advice service for people affected by cancer in Brighton and Hove
- Major Trauma Unit: Welfare benefits advice service for patients who have suffered a recent trauma
- Moneyworks: Citizens Advice Brighton and Hove lead this partnership which provides financial support and education across the city
- Advice Matters: Citizens Advice Brighton and Hove lead this partnership which delivers person-centred, community-focused and flexible advice services with the aim of improving the health and wellbeing of Brighton and Hove residents
- Gamble Aware: Provides debt and money management advice for people in recovery from gambling harms
- Energyworks: provides advice on energy issues including warm homes and contacting energy providers
- CABH advice in Trussell Trust foodbanks: Provides key advice on the ground at 2 Trussell Trust food banks across the city, supporting clients with a range of issues to help maximise their income and reduce their need for food bank support.
- Ageing Well provides advice up to casework level for people over 55 in need to support claiming benefits in order to maximise their income and live a more comfortable and secure life
- Outreach advice and 'Advice First Aid': Training in basic advice for community and volunteer groups so enable better signposting of individuals at their first point of contact. Advice based in outreach communities across the city

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 MARCH 2024**

FINANCIAL REVIEW

Financial position

During the year funds totalling £872,637 (2023: £668,558) were received, comprising grant income £848,335 (2023: £652,863) and other income £24,302 (including donations and interest). Restricted grants received in the year totalled £544,769 and unrestricted grants £303,566.

Operational expenditure in the year was £813,722 (2023: £652,846) comprising expenditure on charitable activities of £834,560 and support costs of £9,164 and a credit on pension scheme interest of £(30,000).

This represents a net surplus for the year of £20,616 on unrestricted activities (2023: surplus £18,703) and at 31 March 2024 unrestricted reserves show a balance of £332,451 before adjustments for pension asset (2023: £318,835).

There was a surplus on restricted funds of £38,297 and this has been added to the reserves brought forward of £4,728 to leave £43,025 to be carried forward.

Investment policy and objectives

Citizens Advice Brighton & Hove invests surplus funds in low risk accounts via an investment platform. This allows us to increase the interest paid on surplus funds and improve our financial position.

Reserves policy

The trustees aim to hold free liquid reserves equal to three months unrestricted expenditure at any one time. In addition, as a result of the decision to fully adopt FRS102, there is a surplus on the defined benefit pension scheme of £726,000 (2023: surplus £624,000).

The trustees are determined to ensure the financial sustainability of the organisation and to that end the three-year strategic Business and Development Plan has been developed.

The trustees have a reserves policy which states that the bureau should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising.

The trustees consider that it would be prudent to set aside an amount equivalent to three months' expenditure of fixed and core costs, which amounts to £203,430 (2023/24).

FUTURE PLANS

The Board reviews the three year Business and Development Plan annually with interim performance reports made to the board quarterly.

Our focus for 2024/25 is on securing a stable financial future for the organisation through a targeted funding strategy, by securing funding for our core delivery and continuing to ensure a face to face service for those less able to engage with us digitally. We also aim to focus on the training, development and wellbeing of our staff and volunteer teams as our most valuable asset:

The Business Plan for 2024 - 2027 identifies the following objectives:

1. Meeting needs - Meeting unmet need through widening our reach and extending access
2. Stability and sustainability - Increase the diversity of our income to support growth, and nurture a stable and well staffed team
3. Quality - High performing so clients get a great service
4. Influence - Influential so we can help improve lives of more people
5. Culture - Ensure an innovative and high performing service, with equality, diversity and inclusion at its heart

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Company was incorporated as a Company Limited by Guarantee on the 24 June 1999 and is governed by its Memorandum and Articles of Association (as amended by special resolutions on 29 May 2002 and 17 February 2016).

It took over the assets and undertaking of Citizens Advice Brighton & Hove (an unincorporated charity) on 11 December 2002.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 MARCH 2024**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Charity is governed by a Board of Trustees that oversees the strategic development of the Charity including the adoption of the three-year business plan. The Board has the following standing sub-committees: Human Resources, Finance & Risk and Fundraising. Each of these committees contains a mixture of Trustees and senior paid staff, and each sub-committee produces reports for consideration by the Board. The Board also oversees the work of the Chief Executive Officer who is responsible for the day-to-day management of the charity, which includes the delivery of the business plan. In addition to this general role the Board may delegate specific responsibilities to the Chief Executive Officer in order to progress "one off" items of work.

CABH has 50 plus volunteers and 23 paid staff (including managers) all offering advice on a wide range of advice matters. The Chief Executive Officer line manages the Operations Manager, the Partnerships Manager and the Projects Manager. The Projects Manager oversees the delivery of the specialist advice projects including Debt, Benefits and Health advice. The Operations Manager oversees the General Help Unit, including line managing the Advice Session Supervisors and ensuring volunteer welfare and training. The Operations Manager also oversees the premises, utilities and IT services. The Partnerships Manager coordinates Moneyworks and Advice Matters and attends network meetings across the city and also leads on our Research and Campaigns activity.

The Chief Executive Officer produces management and performance reports for the Board.

The Trustees are appointed in accordance with Clause 37 of the Memorandum and Articles of Association. The Trustee Board undertakes an annual skills and training audit to identify any potential skills gaps.

Key management remuneration

Citizens Advice Brighton & Hove has a Human Resources sub-group of the trustee board. This group is responsible for reviewing and setting levels of pay using national scales and market rates.

Wider network

CABH is a member of Citizens Advice, the national body for all local Citizens Advice offices (LCAs). Citizens Advice provides all LCAs with policies and procedures for the recruitment, induction and training of Trustees. These policies are regularly updated to take account of changes in legislation and best practice. It is a requirement of being a Local Citizens Advice that these policies be followed. These policies are accessed via Citizens Advice's intranet. Citizens Advice Brighton & Hove is a completely independent local charity but must adhere to the Citizen's Advice principles of service and pass a regular membership and quality of advice audit. The organisational audit and quality of advice assessment took place in Dec 2023. The outcome showed that we had achieved a green score for equality leadership, and a green for leadership. We will revisit these scores annually with a clear plan for continuous improvement.

We are a leading member of the local Advice Partnership which is a group of local advice providers and stakeholders who work toward the aim of the city's Sustainable Communities Strategy.

CABH is also a member of the local Advice Services Network, the Welfare Reform group, the Fuel Poverty Affordable Warmth steering group, the Community Works Reps Council and Food Partnership meetings as well as the new VCSE alliance working to enable connectivity and connections between health and care partners across Sussex.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. CABH undertakes strategic risk assessment each quarter. This is done by the Finance & Risk sub group of the Trustee Board and in accordance with Citizens Advice guidance. The results are used to inform financial and business planning and contingency planning.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
03794933 (England and Wales)

Registered Charity number
1094620

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

Registered office

Hove Town Hall
Tisbury Road Offices
Tisbury Road
Hove
East Sussex
BN3 3BQ

Trustees

M Clark
M I Green
Mrs F S Harrison
G Longfoot
N Meager
R M Priestman (resigned 11.5.23)
Ms H Gamper
S W F Blakeney
Ms B Tatton (appointed 21.3.24)
Ms A Howard-Macey (appointed 21.3.24)
Ms K Stipala (appointed 21.3.24)
F Woodward (appointed 21.3.24)

Independent Examiner

Christopher Robert Tyler FCA DChA FCIE
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Bankers

Charities Aid Foundation
PO Box 289
West Malling
Kent
ME19 4TA

Chief Executive Officer

Ms J Carden

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2024 the Bureau held £25,664 on behalf of others.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Brighton and Hove Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

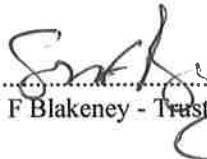
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

Approved by order of the board of trustees on 5 / 8 / 24 and signed on its behalf by:


.....
S W F Blakeney - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

Independent examiner's report to the trustees of Brighton and Hove Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

Christopher Robert Tyler FCA DChA FCIE

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Date:

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	6,540	-	6,540	9,425
Charitable activities	5				
Advice		303,566	544,769	848,335	652,863
Other trading activities	3	1,557	-	1,557	2,092
Investment income	4	<u>16,205</u>	<u>-</u>	<u>16,205</u>	<u>4,178</u>
Total		<u>327,868</u>	<u>544,769</u>	<u>872,637</u>	<u>668,558</u>
EXPENDITURE ON					
Charitable activities	6				
Advice		<u>307,252</u>	<u>506,472</u>	<u>813,724</u>	<u>652,846</u>
NET INCOME		20,616	38,297	58,913	15,712
Other recognised gains/(losses)					
Actuarial gains on defined benefit schemes		<u>95,000</u>	<u>-</u>	<u>95,000</u>	<u>276,000</u>
Net movement in funds		115,616	38,297	153,913	291,712
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>942,835</u>	<u>4,728</u>	<u>947,563</u>	<u>655,851</u>
TOTAL FUNDS CARRIED FORWARD		<u>1,058,451</u>	<u>43,025</u>	<u>1,101,476</u>	<u>947,563</u>

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

BALANCE SHEET

31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
CURRENT ASSETS					
Debtors	13	102,586	-	102,586	45,378
Cash at bank and in hand		<u>469,482</u>	<u>43,025</u>	<u>512,507</u>	<u>482,186</u>
		572,068	43,025	615,093	527,564
CREDITORS					
Amounts falling due within one year	14	(239,617)	-	(239,617)	(204,001)
		<u>332,451</u>	<u>43,025</u>	<u>375,476</u>	<u>323,563</u>
NET CURRENT ASSETS					
		<u>332,451</u>	<u>43,025</u>	<u>375,476</u>	<u>323,563</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		332,451	43,025	375,476	323,563
PENSION ASSET	16	726,000	-	726,000	624,000
		<u>1,058,451</u>	<u>43,025</u>	<u>1,101,476</u>	<u>947,563</u>
NET ASSETS					
		<u>1,058,451</u>	<u>43,025</u>	<u>1,101,476</u>	<u>947,563</u>
FUNDS	15				
Unrestricted funds				1,058,451	942,835
Restricted funds				<u>43,025</u>	<u>4,728</u>
TOTAL FUNDS				<u>1,101,476</u>	<u>947,563</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.


The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 8/8/24 and were signed on its behalf by:


S W F Blakeney - Trustee

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	<u>18,310</u>	<u>67,278</u>
Net cash provided by operating activities		<u>18,310</u>	<u>67,278</u>
Cash flows from investing activities			
Interest received		<u>12,011</u>	<u>3,362</u>
Net cash provided by investing activities		<u>12,011</u>	<u>3,362</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		30,321	70,640
Cash and cash equivalents at the beginning of the reporting period		<u>482,186</u>	<u>411,546</u>
Cash and cash equivalents at the end of the reporting period		<u>512,507</u>	<u>482,186</u>

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024	2023
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	58,913	15,712
Adjustments for:		
Interest received	(12,011)	(3,362)
Increase in debtors	(57,208)	(18,735)
Increase/(decrease) in creditors	35,616	(5,337)
Difference between pension charge and cash contributions	<u>(7,000)</u>	<u>79,000</u>
Net cash provided by operations	<u><u>18,310</u></u>	<u><u>67,278</u></u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
Net cash			
Cash at bank and in hand	<u>482,186</u>	<u>30,321</u>	<u>512,507</u>
	<u>482,186</u>	<u>30,321</u>	<u>512,507</u>
Total	<u><u>482,186</u></u>	<u><u>30,321</u></u>	<u><u>512,507</u></u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)', Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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

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

Income

Income is recognised on a receivable basis except for income from the Legal Services Franchise (LSF). The LSF changed their funding arrangement last year from paying on an hourly rate basis to paying only cases cleared. Due to the fact that measurement of the amount due to Brighton and Hove Citizens Advice Bureau cannot be readily assessed until cases are closed this income has been included on a receipts basis.

Grants are recognised on an accruals basis, accounted for in relation to the period to which they relate. Where grants have been received for capital projects the costs have been capitalized on the Balance Sheet and depreciation, in accordance with the accounting policies, has been charged against that income.

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.

Donated assets are recorded as both Incoming Resources and additions to Fixed Assets where a market value can be estimated at the date the donation is made. Donated services are not recognised.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Resources expended are accounted for on an accruals basis and include attributable VAT which cannot be recovered.

- i) Charitable Activities comprises all expenditure directly relating to the running of the bureau and includes support costs relating to project management.
- ii) Support Costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Office equipment and furniture	- 25% on cost
Computer equipment	- 33% on cost

Only assets over £500 are capitalised.

1. ACCOUNTING POLICIES - continued

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fund accounting

The charity has various funds for which it is responsible:

Unrestricted funds - these funds are for use on the general charitable objectives of the charity.

Restricted funds - these funds are for use as directed by the donor.

Designated funds - these funds are unrestricted funds that the Trustees have to set aside for a specific purpose

Pension schemes

The charity operates two pension schemes :

a).Defined Benefit Scheme.

Eligible employees may participate in the East Sussex County Council Pension Fund, part of the Local Government Pensions Scheme, a defined benefit statutory scheme. The fund is administered by East Sussex County Council and details of the scheme can be found in note 15.

For defined benefit schemes the amounts charged in resources expended are the current service costs and gains and losses on settlements and curtailments. They are included as part of staff costs. Past service costs are recognised immediately in the profit and loss account if the benefits have vested. If the benefits have not vested immediately, the costs are recognised over the period until vesting occurs. The interest cost and the expected return on assets are shown as a net amount of other finance costs or credits adjacent to interest. Actuarial gains and losses are recognised immediately in the 'Other recognised gains and losses'.

Defined benefit schemes are funded, with the assets of the scheme held separately from those of the group, in separate trustee-administered funds. Pension scheme assets are measured at fair value and liabilities are measured on an actuarial basis using the projected unit method and discounted at a rate equivalent to the current rate on return on a high-quality corporate bond of equivalent currency and term to the scheme liabilities. The actuarial valuations are obtained annually and are updated at each balance sheet date. The resulting defined benefit asset or liability, net of the related deferred tax, is presented separately after other net assets on the face of the balance sheet.

b).Defined Contribution Scheme.

The charity contributes to a group personal pension scheme administered by Scottish Widows. The assets of the scheme are held separately from those of the charity. The annual contribution payments are charged to the statement of financial activities.

For defined contribution schemes the amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet. In the year under review the employer contribution was 3%.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024****2. DONATIONS AND LEGACIES**

	2024	2023
	£	£
Donations	1,390	1,762
Employment allowance	5,000	5,000
Miscellaneous income	<u>150</u>	<u>2,663</u>
	<u>6,540</u>	<u>9,425</u>

3. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Fundraising events	<u>1,557</u>	<u>2,092</u>

4. INVESTMENT INCOME

	2024	2023
	£	£
Rents received	4,194	816
Deposit account interest	<u>12,011</u>	<u>3,362</u>
	<u>16,205</u>	<u>4,178</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	2024	2023
	£	£
Grants	<u>848,335</u>	<u>652,863</u>

In addition the following amounts have been deferred to 2024/25:

	2024	2023
	£	£
Gamble Awareness	22,343	-
Brighton and Hove City Council - Energy Works	461	-
Money Advice Service	6,983	-
Citizens Advice Bureau - Cost of Living Crisis	-	15,000

Grants received, included in the above, are as follows:

	2024	2023
	£	£
Aging Well	27,933	-
Arun and Chichester Citizens Advice Bureau	-	3,431
Brighton and Hove City Council - Advice Matters	133,136	133,306
Brighton and Hove City Council - Digital Innovation	-	45,000
Brighton and Hove City Council - Energy Works	103,631	-
Brighton and Hove City Council - EUSS Immigration	-	41,022
Brighton and Hove City Council - Fixed Costs	-	48,812
Brighton and Hove City Council - Moneyworks	57,395	54,830
Brighton and Hove Citizens Bureau - Warmth for Wellbeing	-	87,000
Cardinal Management	21,059	21,023
Citizens Advice Bureau - Cost of Living Crisis	15,000	-
Citizens Advice Bureau - Debt Modernisation	<u>4,251</u>	<u>-</u>
Carried forward	362,405	434,424

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024****5. INCOME FROM CHARITABLE ACTIVITIES - continued**

	2024	2023
	£	£
Brought forward	362,405	434,424
Citizens Advice Bureau - Outreach Advice	40,806	-
Citizens Advice Bureau - Warmth for Wellbeing	-	9,210
Gamble Awareness	35,187	-
Hastings Citizens Advice Bureau	13,820	-
Macmillan	82,498	67,137
Money Advice Service	111,441	124,389
Redress	167,890	-
Trussell Trust	30,988	14,203
University of Sussex	3,300	3,500
	<u>848,335</u>	<u>652,863</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Advice	<u>834,560</u>	<u>(20,836)</u>	<u>813,724</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2024	2023
	£	£
Salary costs	636,582	544,784
Staff costs	15,333	11,487
Office costs	153,736	56,068
Premises costs	<u>28,909</u>	<u>42,157</u>
	<u>834,560</u>	<u>654,496</u>

8. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Advice	<u>(30,000)</u>	<u>9,164</u>	<u>(20,836)</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024

8. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	2024 Total activities £	2023 Total activities £
Expected return on pension scheme assets	(97,000)	(57,000)
Interest on pension scheme liabilities	<u>67,000</u>	<u>47,000</u>
Interest payable and similar charges	(30,000)	(10,000)
Independent examiners fee	2,000	1,800
Accountancy	<u>7,164</u>	<u>6,550</u>
	<u>(20,836)</u>	<u>(1,650)</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

10. STAFF COSTS

The total emoluments of all employees during the year were as follows:

	2024 £	2023 £
Salaries and Wages	549,756	411,429
Social Security Costs	44,413	36,162
Pension Costs	14,295	8,447
FRS17 Pension Scheme Adjustment	21,000	87,000

The number of employees during the year was 26 (2023 19).

No employee received remuneration (gross pay) in excess of £60,000 (2023 none).

The key management personnel of the charity comprise the trustees and the chief executive officer. The total employee benefits (gross pay plus employers national insurance and pension contributions) of the key management personnel were £52,071 (2023 £52,072).

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 2023

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	6,762	2,663	9,425
Charitable activities			
Advice	360,025	292,838	652,863
Other trading activities	2,092	-	2,092
Investment income	<u>4,178</u>	<u>-</u>	<u>4,178</u>
Total	373,057	295,501	668,558

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024****11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 2023 - continued**

	Unrestricted funds £	Restricted funds £	Total funds £
EXPENDITURE ON			
Charitable activities			
Advice	<u>354,354</u>	<u>298,492</u>	<u>652,846</u>
NET INCOME/(EXPENDITURE)			
Other recognised gains/(losses)			
Actuarial gains on defined benefit schemes	<u>276,000</u>	<u>-</u>	<u>276,000</u>
Net movement in funds	294,703	(2,991)	291,712
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>648,132</u>	<u>7,719</u>	<u>655,851</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>942,835</u></u>	<u><u>4,728</u></u>	<u><u>947,563</u></u>

12. TANGIBLE FIXED ASSETS

	Office equipment and furniture £	Computer equipment £	Totals £
COST			
At 1 April 2023 and 31 March 2024	<u>4,545</u>	<u>31,882</u>	<u>36,427</u>
DEPRECIATION			
At 1 April 2023 and 31 March 2024	<u>4,545</u>	<u>31,882</u>	<u>36,427</u>
NET BOOK VALUE			
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	95,285	38,138
Prepayments	<u>7,301</u>	<u>7,240</u>
	<u><u>102,586</u></u>	<u><u>45,378</u></u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024****14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
	£	£
Trade creditors	173,050	138,693
VAT	829	-
Accruals	10,287	14,279
Deferred income	29,787	15,000
Amounts held on behalf of others	<u>25,664</u>	<u>36,029</u>
	<u>239,617</u>	<u>204,001</u>

15. MOVEMENT IN FUNDS

	At 1.4.23	Net movement in funds	Transfers between funds	At 31.3.24
	£	£	£	£
Unrestricted funds				
General fund	896,214	134,732	(4,110)	1,026,836
Designated Fund - IT Equipment	3,000	-	710	3,710
Designated Fund - Pension	10,000	-	6,537	16,537
Designated Fund - Training	12,000	-	(3,137)	8,863
Designated Fund - Digital	<u>21,621</u>	<u>(19,116)</u>	<u>-</u>	<u>2,505</u>
	942,835	115,616	-	1,058,451
Restricted funds				
Aging Well	-	9,744	-	9,744
Brighton and Hove City Council - Moneyworks	797	-	-	797
Brighton and Hove City Council - Warmth for Wellbeing	3,786	(3,786)	-	-
Citizens Advice Bureau - BEIS	145	(145)	-	-
Gamble Awareness	-	8,918	-	8,918
Outreach Advice	<u>-</u>	<u>23,566</u>	<u>-</u>	<u>23,566</u>
	<u>4,728</u>	<u>38,297</u>	<u>-</u>	<u>43,025</u>
TOTAL FUNDS	<u>947,563</u>	<u>153,913</u>	<u>-</u>	<u>1,101,476</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024****15. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	327,866	(288,134)	95,000	134,732
Designated Fund - Digital	<u>1</u>	<u>(19,117)</u>	<u>-</u>	<u>(19,116)</u>
	327,867	(307,251)	95,000	115,616
Restricted funds				
Aging Well	27,933	(18,189)	-	9,744
Brighton and Hove City Council - Advice Matters	133,136	(133,136)	-	-
Brighton and Hove City Council - Energy Works	103,631	(103,631)	-	-
Brighton and Hove City Council - Moneyworks	57,396	(57,396)	-	-
Brighton and Hove City Council - Warmth for Wellbeing	-	(3,786)	-	(3,786)
Citizens Advice Bureau - BEIS	-	(145)	-	(145)
Citizens Advice Bureau - Debt Modernisation	4,251	(4,251)	-	-
Gamble Awareness	35,188	(26,270)	-	8,918
Money Advice Service	111,441	(111,441)	-	-
Outreach Advice	40,806	(17,240)	-	23,566
Trussell Trust	<u>30,988</u>	<u>(30,988)</u>	<u>-</u>	<u>-</u>
	<u>544,770</u>	<u>(506,473)</u>	<u>-</u>	<u>38,297</u>
TOTAL FUNDS	<u>872,637</u>	<u>(813,724)</u>	<u>95,000</u>	<u>153,913</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	645,132	294,703	(43,621)	896,214
Designated Fund - IT Equipment	3,000	-	-	3,000
Designated Fund - Pension	-	-	10,000	10,000
Designated Fund - Training	-	-	12,000	12,000
Designated Fund - Digital	-	-	21,621	21,621
	<u>648,132</u>	<u>294,703</u>	<u>-</u>	<u>942,835</u>
Restricted funds				
Brighton and Hove City Council - Moneyworks	5,243	(4,446)	-	797
Brighton and Hove City Council - Warmth for Wellbeing	-	3,786	-	3,786
Citizens Advice Bureau - BEIS	2,476	(2,331)	-	145
	<u>7,719</u>	<u>(2,991)</u>	<u>-</u>	<u>4,728</u>
TOTAL FUNDS	<u>655,851</u>	<u>291,712</u>	<u>-</u>	<u>947,563</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	373,056	(354,353)	276,000	294,703
Restricted funds				
Brighton and Hove City Council - Advice Matters	136,806	(136,806)	-	-
Brighton and Hove City Council - Moneyworks	54,830	(59,276)	-	(4,446)
Brighton and Hove City Council - Warmth for Wellbeing	87,000	(83,214)	-	3,786
Citizens Advice Bureau - BEIS	-	(2,331)	-	(2,331)
Cost of Living Crisis	2,663	(2,663)	-	-
Trussell Trust	14,203	(14,203)	-	-
	<u>295,502</u>	<u>(298,493)</u>	<u>-</u>	<u>(2,991)</u>
TOTAL FUNDS	<u>668,558</u>	<u>(652,846)</u>	<u>276,000</u>	<u>291,712</u>

The income funds of the Brighton and Hove Citizens Advice Bureau include the following funds where grants are for specific purposes :

1. Ageing well - Advice for older people in the city
2. BHCC Moneyworks - Debt and money advice

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024

15. MOVEMENT IN FUNDS - continued

3.BHCC Warmth for wellbeing - Energy advice

4.CAB BEIS - Improving digital capacity

5.Gamble Aware - Debt and general advice for those affected by gambling and affected others

6.Outreach advice - Advise and advice training in the community for those who find us hard to reach.

16. EMPLOYEE BENEFIT OBLIGATIONS

Some employees may participate in the East Sussex County Council Pension Fund, part of the Local Government Pensions Scheme, a defined benefit statutory scheme. The fund is administered by East Sussex County Council in accordance with the Local Government Pensions Regulations 1997 as amended.

The estimated Net Pension Asset of the scheme at 31 March 2024 revealed a surplus of £726,000 (2023: surplus £624,000).

A full actuarial valuation was carried out at 31 March 2024 by a qualified independent actuary. An outline of the most recent formal actuarial valuation is given in these accounts.

The amounts recognised in the Statement of Financial Activities are as follows:

	Defined benefit pension plans	
	2024	2023
	£	£
Current service cost	20,000	36,000
Net interest from net defined benefit asset/liability	(30,000)	(10,000)
Past service cost	<u>-</u>	<u>-</u>
	<u>(10,000)</u>	<u>26,000</u>
Actual return on plan assets	<u>161,000</u>	<u>(109,000)</u>

Changes in the present value of the defined benefit obligation are as follows:

	Defined benefit pension plans	
	2024	2023
	£	£
Opening defined benefit obligation	1,408,000	1,823,000
Current service cost	20,000	36,000
Contributions by scheme participants	5,000	5,000
Interest cost	67,000	47,000
Actuarial losses/(gains)	5,000	248,000
Benefits paid	(45,000)	(61,000)
Remeasurements:		
Actuarial (gains)/losses from changes in demographic assumptions	(16,000)	48,000
Actuarial (gains)/losses from changes in financial assumptions	<u>(20,000)</u>	<u>(738,000)</u>
	<u>1,424,000</u>	<u>1,408,000</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024

16. EMPLOYEE BENEFIT OBLIGATIONS - continued

Changes in the fair value of scheme assets are as follows:

	Defined benefit pension plans	
	2024	2023
	£	£
Opening fair value of scheme assets	2,032,000	2,250,000
Contributions by employer	(1,000)	(51,000)
Contributions by scheme participants	5,000	5,000
Administration expenses	(2,000)	(2,000)
Expected return	97,000	57,000
Actuarial gains/(losses)	64,000	(166,000)
Benefits paid	<u>(45,000)</u>	<u>(61,000)</u>
	<u>2,150,000</u>	<u>2,032,000</u>

The amounts recognised in other recognised gains and losses are as follows:

	Defined benefit pension plans	
	2024	2023
	£	£
Actuarial (gains)/losses from changes in demographic assumptions	16,000	(48,000)
Actuarial (gains)/losses from changes in financial assumptions	20,000	738,000
Actuarial gains/(losses)	<u>59,000</u>	<u>(414,000)</u>
	<u>95,000</u>	<u>276,000</u>

The major categories of scheme assets as a percentage of total scheme assets are as follows:

	Defined benefit pension plans	
	2024	2023
Equities	69%	71%
Bonds	15%	12%
Property	15%	16%
Cash	<u>1%</u>	<u>1%</u>
	<u>100%</u>	<u>100%</u>

Principal actuarial assumptions at the Balance Sheet date (expressed as weighted averages):

	2024	2023
Discount rate	4.90%	4.80%
Future salary increases	2.90%	2.90%
Future pension increases	2.90%	2.90%
RPI inflation	3.25%	3.30%

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

18. STATUTORY INFORMATION

The charity is a company limited by guarantee, registered in England and Wales, and has no share capital. No one member has overall control of the charity.

Every member of the Charity undertakes to contribute such amount as may be required, not exceeding £1, to the Charity Assets if it should be wound up while they are a member or within one year after they cease to be a member.

On the event of the Charity being wound up or dissolved, any property that remains after all debts and liabilities have been satisfied shall be given or transferred to some other charitable institution or institutions having similar objects.

The company's registered number and registered office address can be found in the 'Legal and Administrative Information' section of the accounts.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**
FOR THE YEAR ENDED 31 MARCH 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	1,390	1,762
Employment allowance	5,000	5,000
Miscellaneous income	<u>150</u>	<u>2,663</u>
	6,540	9,425
Other trading activities		
Fundraising events	1,557	2,092
Investment income		
Rents received	4,194	816
Deposit account interest	<u>12,011</u>	<u>3,362</u>
	16,205	4,178
Charitable activities		
Grants	<u>848,335</u>	<u>652,863</u>
Total incoming resources	872,637	668,558
EXPENDITURE		
Charitable activities		
Salary costs	636,582	544,784
Staff costs	15,333	11,487
Office costs	153,736	56,068
Premises costs	<u>28,909</u>	<u>42,157</u>
	834,560	654,496
Support costs		
Finance		
Expected return on pension scheme assets	(97,000)	(57,000)
Interest on pension scheme liabilities	<u>67,000</u>	<u>47,000</u>
	(30,000)	(10,000)
Governance costs		
Independent examiners fee	2,000	1,800
Accountancy	<u>7,164</u>	<u>6,550</u>
	<u>9,164</u>	<u>8,350</u>
Total resources expended	813,724	652,846
Net income	<u>58,913</u>	<u>15,712</u>

This page does not form part of the statutory financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1094620

Accounts

REGISTERED COMPANY NUMBER: 03794933 (England and Wales)
REGISTERED CHARITY NUMBER: 1094620

OFFICE

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023
FOR
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

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FOR THE YEAR ENDED 31 MARCH 2023

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BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 MARCH 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Objectives: Citizens Advice Brighton and Hove's objectives are to offer any charitable service to benefit the public through: providing information, advice and education, helping with living healthily and well and helping with low income and poverty. This is for anyone and especially the communities of Brighton and Hove and surrounding areas.

The vision of Citizens Advice Brighton and Hove is to give people the knowledge and the confidence they need to find their way forward - whoever they are and whatever their

The aims of Citizens Advice Brighton and Hove (CABH) are:

- (1) to provide the advice people need for the problems they face, and
- (2) to improve the policies and practices that affect people's lives.

Our mission: Citizens Advice Brighton and Hove works towards these aims by providing free, independent, impartial and confidential advice on any subject. We gather information about our clients' issues and the advice we provide and use that information to campaign and influence policies and other changes to improve the lives of our clients and the local community.

Our values: We value diversity, promote equality and challenge discrimination.

Our service provides advice to everyone without judgement. We offer help to all clients and anyone who needs help, regardless of their age, class, race, religion, gender, disability or sexuality.

All our advice workers, whether paid or voluntary, are professionally trained to provide a quality service to our clients. We try to have staff and teams that represent the communities we advise, support and are part of.

Citizens Advice Brighton and Hove holds the Advice Quality Standard for advice, telephone advice and advice with casework in benefits.

Public benefit - how we help our clients and communities

We follow the Charity Commission's guidance when reviewing and planning what we do. Our trustees consider how our planned activities are in line with our aims and objectives.

Our charity's purposes are set out in a document called our 'Memorandum and Articles of Association.' These purposes are '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 Brighton & Hove and surrounding areas.'

Our aims, listed above, uphold the founding purposes of our charity. We review and plan what we do every year to make sure it always reflects our purposes. This review looks at what we achieved and the outcomes of our work in the last year. The review looks at the success of all our activities and the benefits they have brought to our clients. The review also helps make sure we are fully focussed on the purposes we have as a charity.

Research and campaigns

Our advisers collect evidence from cases they have worked on and we use this information to influence policymakers to improve services. We share anonymous information about advice issues with Citizens Advice nationally to get a picture of what's happening all over England and Wales. We work with them on national issues and campaigns. We also carry out local research and work with other charities and organisations on local policy issues.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 MARCH 2023**

OBJECTIVES AND ACTIVITIES

Volunteers

Like many charities, we rely on volunteers in the day to day running of the organisation. To deliver a high quality service for clients, we are always delivering training and developing how we do things. We put lots of time into supporting volunteers who come from a range of different backgrounds to deliver the best advice and feel part of a supportive and professional organisation.

Through volunteering, we help people to develop their abilities and the way that they feel about themselves, their skills and their community. This can have a big impact on the volunteers' lives, for example:

- gaining practical skills
- increasing their employability
- increasing their sense of purpose or self esteem
- having a positive effect on their health
- being more engaged with their community

During the year 2022-23 we continued to develop clear pathways of development for volunteers who want to move into paid advice work within Citizens Advice Brighton and Hove.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2022-23 saw the office and reception area open daily, with the addition of drop in advice added to phone, email and face to face appointments. This has meant that, post Covid, clients now have more options to use our services through our increased accessibility and our in person attendance has leapt from 138 in 21/22 to 684 in 22/23 (396%)

During the year 2022-23, we helped 5,612 individual clients with 16,724 different issues. This is a 7% increase in clients on the previous year, and a 10% increase in issues.

Both client access and issues have improved this year with our increased access, however we know that this is more to do with us reaching capacity than any change or decrease in need - we know that more people need advice than reach us via client feedback and dropped calls. The increase in the number of issues we advise on suggests that each client is experiencing multiple and more complex issues, needing more activity to resolve these. This, in turn, takes more adviser time, affecting the amount of clients we are able to see. We are working to increase our volunteer advice capacity during 2023/24 to address this shortfall.

Our top 4 enquiry areas during 2022-23 were: benefits and tax credits, debt, housing and employment. The biggest rise in enquiries is linked to energy advice which saw a 445% rise compared to the previous year as our new energy service grew in strength. Another very worrying increase in issues was GVA & Hate Crime which saw a 113% increase from 69 people in 21/22 to 147 in 22/23

Citizens Advice Brighton and Hove also delivers specialist advice projects that help us to deliver on our aims. In the year 2022-23 these were:

- Money and Pension Service Debt Advice project: Provides debt advice and casework
- Macmillan Horizon Centre: Welfare benefits advice service for people affected by cancer in Brighton and Hove
- Major Trauma Unit: Welfare benefits advice service for patients who have suffered a recent trauma
- Moneyworks: Citizens Advice Brighton and Hove lead this partnership which provides financial support and education across the city
- Advice Matters: Citizens Advice Brighton and Hove lead this partnership which delivers person-centred, community-focused and flexible advice services with the aim of improving the health and wellbeing of Brighton and Hove residents

Gamble Aware: Provides debt and money management advice for people in recovery from gambling harms,

- Energyworks: provides advice on energy issues including warm homes and contacting energy providers
- CABH advice in Trussell Trust foodbanks: Provides key advice on the ground at 2 Trussell Trust food banks across the city, supporting clients with a range of issues to help end their need for food bank support.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 MARCH 2023**

FINANCIAL REVIEW

Financial position

During the year funds totalling £668,558 (2022: £501,768) were received, comprising grant income £652,863 (2022: £490,670) and other income £15,695 (including donations and interest). Restricted funds received in the year totalled £373,057 and unrestricted funds £295,501.

Operational expenditure in the year was £652,846 (2022: £513,404) comprising expenditure on charitable activities of £654,496 and support costs of £(1,650).

This represents a net surplus for the year of £18,703 on unrestricted activities (2022: deficit £1,473) and at 31 March 2023 unrestricted reserves show a balance of £318,835 before adjustments for pension asset (2022: £221,132 before adjustment for pension asset).

There was a deficit on restricted funds of £2,991 and this has been deducted from the reserves brought forward of £7,719 to leave £4,728 to be carried forward.

Investment policy and objectives

Citizens Advice Brighton & Hove does not make investments and does not have an investment policy. Any surplus funds are placed on deposit at the bank.

Reserves policy

The trustees aim to hold free liquid reserves equal to three months unrestricted expenditure at any one time. In addition, as a result of the decision to fully adopt FRS102, there is a surplus on the defined benefit pension scheme of £624,000 (2022: surplus £427,000).

The trustees are determined to ensure the financial sustainability of the organisation and to that end the three-year strategic Business and Development Plan has been developed.

The trustees have a reserves policy which states that the bureau should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising.

The trustees consider that it would be prudent to set aside an amount equivalent to three months' expenditure of fixed and core costs, which amounts to £163,212 (2022/23).

FUTURE PLANS

The Board reviews the three year Business and Development Plan annually with interim performance reports made to the board at least twice a year.

Our focus for 2022/23 is on securing a stable financial future for the organisation through a targeted funding strategy by securing funding for our core delivery and continuing to ensure a face to face service for those less able to engage with us digitally. We also aim to focus on the training, development and wellbeing of our staff and volunteer teams as our most valuable asset:

The Business Plan for 2023 - 2026 identifies the following objectives:

1. Meeting needs - Meeting unmet need through widening our reach and extending access
2. Stability and sustainability - Increase the diversity of our income to support growth, and nurture a stable and well staffed team
3. Quality - High performing so clients get a great service
4. Influence - Influential so we can help improve lives of more people
5. Culture - Ensure an innovative and high performing service, with equality, diversity and inclusion at its heart

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Company was incorporated as a Company Limited by Guarantee on the 24 June 1999 and is governed by its Memorandum and Articles of Association (as amended by special resolutions on 29 May 2002 and 17 February 2016).

It took over the assets and undertaking of Citizens Advice Brighton & Hove (an unincorporated charity) on 11 December 2002.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 MARCH 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Charity is governed by a Board of Trustees that oversees the strategic development of the Charity including the adoption of the three-year business plan. The Board has the following standing sub-committees: Human Resources, Finance & Risk and Fundraising. Each of these committees contains a mixture of Trustees and senior paid staff, and each sub-committee produces reports for consideration by the Board. The Board also oversees the work of the Chief Executive Officer who is responsible for the day-to-day management of the charity, which includes the delivery of the business plan. In addition to this general role the Board may delegate specific responsibilities to the Chief Executive Officer in order to progress "one off" items of work.

CABH has 50 plus volunteers and 20 paid staff (including managers) all offering advice on a wide range of advice matters. The Chief Executive Officer line manages the Operations Manager, the Partnerships Manager and the Projects Manager. The Projects Manager oversees the delivery of the specialist advice projects including Debt, Benefits and Health advice. The Operations Manager oversees the General Help Unit, including line managing the Advice Session Supervisors and ensuring volunteer welfare and training. The Operations manager also leads on our Research and Campaigns activity and oversees the premises, utilities and IT services. The Partnerships Manager coordinates Moneyworks and Advice Matters and attends network meetings across the city.

The Chief Executive Officer produces management and performance reports for the Board.

The Trustees are appointed in accordance with Clause 37 of the Memorandum and Articles of Association. The Trustee Board undertakes an annual skills and training audit to identify any potential skills gaps.

Key management remuneration

Citizens Advice Brighton & Hove has a Human Resources sub-group of the trustee board. This group is responsible for reviewing and setting levels of pay using national scales and market rates.

Wider network

CABH is a member of Citizens Advice, the national body for all local Citizens Advice offices (LCAs). Citizens Advice provides all LCA's with policies and procedures for the recruitment, induction and training of Trustees. These policies are regularly updated to take account of changes in legislation and best practice. It is a requirement of being a Local Citizens

Advice that these policies be followed. These policies are accessed via Citizens Advice's intranet.

Citizens Advice Brighton & Hove is a completely independent local charity but must adhere to the Citizen's Advice principles of service and pass a regular membership and quality of advice audit. The organisational audit and quality of advice assessment took place in Dec 2022. The outcome showed that we had achieved a green score for equality leadership, and a yellow for leadership. We will revisit these scores annually with a clear plan for continuous improvement.

We are a member of the local Advice Partnership which is a group of local advice providers and stakeholders who work toward the aim of the city's Sustainable Communities Strategy.

CABH is also a member of the local Advice Services Network, the Welfare Reform group, the Fuel Poverty Affordable Warmth steering group, the Community Works Reps Council and Food Partnership meetings.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. CABH undertakes strategic risk assessment each quarter. This is done by the Finance & Risk sub group of the Trustee Board and in accordance with Citizens Advice guidance. The results are used to inform financial and business planning and contingency planning.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03794933 (England and Wales)

Registered Charity number

1094620

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

Registered office

Hove Town Hall
Tisbury Road Offices
Tisbury Road
Hove
East Sussex
BN3 3BQ

Trustees

M Clark
M I Green
Mrs F S Harrison
Ms K A Johnston (resigned 23.2.23)
G Longfoot
N Meager
R M Priestman
Ms H Gamper (appointed 23.2.23)
S W F Blakeney (appointed 23.2.23)

Independent Examiner

Christopher Robert Tyler FCA DChA FCIE
Institute of Chartered Accountants in England and Wales
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Bankers

Charities Aid Foundation
PO Box 289
West Malling
Kent
ME19 4TA

Chief Executive Officer

Ms J Carden

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2023 the Bureau held £36,029 on behalf of others.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Brighton and Hove Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

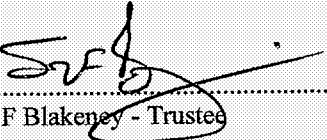
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

Approved by order of the board of trustees on6/9/23..... and signed on its behalf by:


.....
S W F Blakeney - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

Independent examiner's report to the trustees of Brighton and Hove Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

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

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

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



Christopher Robert Tyler FCA DChA FCIE
Institute of Chartered Accountants in England and Wales
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Date: 11/9/23 ..

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	6,762	2,663	9,425	7,829
Charitable activities					
Advice	5	360,025	292,838	652,863	490,670
Other trading activities	3	2,092	-	2,092	3,224
Investment income	4	<u>4,178</u>	<u>-</u>	<u>4,178</u>	<u>45</u>
Total		<u>373,057</u>	<u>295,501</u>	<u>668,558</u>	<u>501,768</u>
EXPENDITURE ON					
Charitable activities	6				
Advice		354,354	298,492	652,846	513,404
NET INCOME/(EXPENDITURE)		18,703	(2,991)	15,712	(11,636)
Other recognised gains/(losses)					
Actuarial gains on defined benefit schemes		<u>276,000</u>	<u>-</u>	<u>276,000</u>	<u>243,000</u>
Net movement in funds		294,703	(2,991)	291,712	231,364
RECONCILIATION OF FUNDS					
Total funds brought forward		648,132	7,719	655,851	424,487
TOTAL FUNDS CARRIED FORWARD		<u>942,835</u>	<u>4,728</u>	<u>947,563</u>	<u>655,851</u>

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

BALANCE SHEET
31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
CURRENT ASSETS					
Debtors	13	45,378	-	45,378	26,644
Cash at bank and in hand		<u>477,458</u>	<u>4,728</u>	<u>482,186</u>	<u>411,546</u>
		522,836	4,728	527,564	438,190
CREDITORS					
Amounts falling due within one year	14	(204,001)	-	(204,001)	(209,339)
NET CURRENT ASSETS		<u>318,835</u>	<u>4,728</u>	<u>323,563</u>	<u>228,851</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		318,835	4,728	323,563	228,851
PENSION ASSET	16	624,000	-	624,000	427,000
NET ASSETS		<u>942,835</u>	<u>4,728</u>	<u>947,563</u>	<u>655,851</u>
FUNDS	15				
Unrestricted funds				942,835	648,132
Restricted funds				<u>4,728</u>	<u>7,719</u>
TOTAL FUNDS				<u>947,563</u>	<u>655,851</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.


The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 6/9/23 and were signed on its behalf by:


.....
S W F Blakeney Trustee

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	<u>67,278</u>	<u>96,710</u>
Net cash provided by operating activities		<u>67,278</u>	<u>96,710</u>
Cash flows from investing activities			
Interest received		<u>3,362</u>	<u>45</u>
Net cash provided by investing activities		<u>3,362</u>	<u>45</u>
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		70,640	96,755
Cash and cash equivalents at the beginning of the reporting period		<u>411,546</u>	<u>314,791</u>
Cash and cash equivalents at the end of the reporting period	2	<u>482,186</u>	<u>411,546</u>

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023	2022
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	15,712	(11,636)
Adjustments for:		
Interest received	(3,362)	(45)
Increase in debtors	(18,735)	(7,324)
(Decrease)/increase in creditors	(5,337)	108,715
Difference between pension charge and cash contributions	<u>79,000</u>	<u>7,000</u>
Net cash provided by operations	<u>67,278</u>	<u>96,710</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net cash			
Cash at bank and in hand	<u>411,546</u>	<u>70,640</u>	<u>482,186</u>
	<u>411,546</u>	<u>70,640</u>	<u>482,186</u>
Total	<u>411,546</u>	<u>70,640</u>	<u>482,186</u>

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)', Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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

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

Income

Income is recognised on a receivable basis except for income from the Legal Services Franchise (LSF). The LSF changed their funding arrangement last year from paying on an hourly rate basis to paying only cases cleared. Due to the fact that measurement of the amount due to Brighton and Hove Citizens Advice Bureau cannot be readily assessed until cases are closed this income has been included on a receipts basis.

Grants are recognised on an accruals basis, accounted for in relation to the period to which they relate. Where grants have been received for capital projects the costs have been capitalized on the Balance Sheet and depreciation, in accordance with the accounting policies, has been charged against that income.

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.

Donated assets are recorded as both Incoming Resources and additions to Fixed Assets where a market value can be estimated at the date the donation is made. Donated services are not recognised.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Resources expended are accounted for on an accruals basis and include attributable VAT which cannot be recovered.

- i) Charitable Activities comprises all expenditure directly relating to the running of the bureau and includes support costs relating to project management.
- ii) Support Costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Office equipment and furniture	- 25% on cost
Computer equipment	- 33% on cost

Only assets over £500 are capitalised.

1. ACCOUNTING POLICIES - continued

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fund accounting

The charity has various funds for which it is responsible:

Unrestricted funds - these funds are for use on the general charitable objectives of the charity.

Restricted funds - these funds are for use as directed by the donor.

Designated funds - these funds are unrestricted funds that the Trustees have to set aside for a specific purpose

Pension schemes

The charity operates two pension schemes :

a).Defined Benefit Scheme.

Eligible employees may participate in the East Sussex County Council Pension Fund, part of the Local Government Pensions Scheme, a defined benefit statutory scheme. The fund is administered by East Sussex County Council and details of the scheme can be found in note 15.

For defined benefit schemes the amounts charged in resources expended are the current service costs and gains and losses on settlements and curtailments. They are included as part of staff costs. Past service costs are recognised immediately in the profit and loss account if the benefits have vested. If the benefits have not vested immediately, the costs are recognised over the period until vesting occurs. The interest cost and the expected return on assets are shown as a net amount of other finance costs or credits adjacent to interest. Actuarial gains and losses are recognised immediately in the 'Other recognised gains and losses'.

Defined benefit schemes are funded, with the assets of the scheme held separately from those of the group, in separate trustee-administered funds. Pension scheme assets are measured at fair value and liabilities are measured on an actuarial basis using the projected unit method and discounted at a rate equivalent to the current rate on return on a high-quality corporate bond of equivalent currency and term to the scheme liabilities. The actuarial valuations are obtained annually and are updated at each balance sheet date. The resulting defined benefit asset or liability, net of the related deferred tax, is presented separately after other net assets on the face of the balance sheet.

b).Defined Contribution Scheme.

The charity contributes to a group personal pension scheme administered by Scottish Widows. The assets of the scheme are held separately from those of the charity. The annual contribution payments are charged to the statement of financial activities.

For defined contribution schemes the amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet. In the year under review the employer contribution was 3%.

Comparative amounts

The comparative amounts in the statement of activities have been amended so as to exclude monies received and paid where the charity has merely acted as agent. There was no effect to the results for the year.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023****2. DONATIONS AND LEGACIES**

	2023	2022
	£	£
Donations	1,762	879
Employment allowance	5,000	4,000
Miscellaneous income	<u>2,663</u>	<u>2,950</u>
	<u>9,425</u>	<u>7,829</u>

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Fundraising events	<u>2,092</u>	<u>3,224</u>

4. INVESTMENT INCOME

	2023	2022
	£	£
Rents received	816	-
Deposit account interest	<u>3,362</u>	<u>45</u>
	<u>4,178</u>	<u>45</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2023	2022
	Advice	£	£
Grants		<u>652,863</u>	<u>490,670</u>

In addition the following amounts have been deferred to 2023/24:

	2023	2022
	£	£
Brighton and Hove City Council - Digital Innovation	-	45,000
Brighton and Hove City Council - EUSS Immigration	-	41,022
Money Advice Service	-	2,500
Citizens Advice Bureau - Cost of Living Crisis	15,000	-

Grants received, included in the above, are as follows:

	2023	2022
	£	£
Money Advice Service	124,389	103,838
Macmillan	67,137	52,391
Brighton and Hove City Council - Moneyworks	54,830	57,910
Brighton and Hove City Council - Advice Matters	133,306	134,094
Brighton and Hove Citizens Bureau - Warmth for Wellbeing	87,000	34,680
Citizens Advice Bureau - Help to Claim	-	81,253
Cardinal Management	21,023	19,954
Citizens Advice Bureau - Department of Work and Pensions	-	6,550
Brighton and Hove City Council - Fixed Costs	48,812	-
Arun and Chichester Citizens Advice Bureau	3,431	-
Brighton and Hove City Council - Digital Innovation	45,000	-
Citizens Advice Bureau - Warmth for Wellbeing	<u>9,210</u>	<u>-</u>
Carried forward	594,138	490,670

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023

5. INCOME FROM CHARITABLE ACTIVITIES - continued

	2023	2022
	£	£
Brought forward	594,138	490,670
Brighton and Hove City Council - EUSS Immigration	41,022	-
University of Sussex	3,500	-
Trussell Trust	14,203	-
	<u>652,863</u>	<u>490,670</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Advice	<u>654,496</u>	<u>(1,650)</u>	<u>652,846</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2023	2022
	£	£
Salary costs	544,784	367,550
Staff costs	11,487	4,791
Office costs	56,068	42,302
Premises costs	42,157	85,079
Partners	-	9,328
	<u>654,496</u>	<u>509,050</u>

8. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Advice	<u>(10,000)</u>	<u>8,350</u>	<u>(1,650)</u>

Support costs, included in the above, are as follows:

	2023	2022
	Advice £	Total activities £
Interest payable and similar charges	(10,000)	(4,000)
Independent examiners fee	1,800	1,680
Accountancy	<u>6,550</u>	<u>6,674</u>
	<u>(1,650)</u>	<u>4,354</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

10. STAFF COSTS

The total emoluments of all employees during the year were as follows:

	2023 £	2022 £
Salaries and Wages	411,429	327,307
Social Security Costs	36,162	27,209
Pension Costs	8,447	30,523
FRS17 Pension Scheme Adjustment	87,000	10,000

The number of employees during the year was 19 (2022 15).

No employee received remuneration (gross pay) in excess of £60,000 (2022 none).

The key management personnel of the charity comprise the trustees and the chief executive officer. The total employee benefits (gross pay plus employers national insurance and pension contributions) of the key management personnel were £52,072 (2022 £60,054).

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 2022

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	7,830	(1)	7,829
Charitable activities			
Advice	298,666	192,004	490,670
Other trading activities	3,224	-	3,224
Investment income	45	-	45
Total	<u>309,765</u>	<u>192,003</u>	<u>501,768</u>
EXPENDITURE ON			
Charitable activities			
Advice	311,238	202,166	513,404
NET INCOME/(EXPENDITURE)	(1,473)	(10,163)	(11,636)
Other recognised gains/(losses)			
Actuarial gains on defined benefit schemes	243,000	-	243,000
Net movement in funds	241,527	(10,163)	231,364
RECONCILIATION OF FUNDS			
Total funds brought forward	406,606	17,881	424,487

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 2022 - continued			
	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	<u>648,133</u>	<u>7,718</u>	<u>655,851</u>
12. TANGIBLE FIXED ASSETS			
	Office equipment and furniture £	Computer equipment £	Totals £
COST			
At 1 April 2022 and 31 March 2023	<u>4,545</u>	<u>31,882</u>	<u>36,427</u>
DEPRECIATION			
At 1 April 2022 and 31 March 2023	<u>4,545</u>	<u>31,882</u>	<u>36,427</u>
NET BOOK VALUE			
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>
13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		2023 £	2022 £
Trade debtors		38,138	19,447
Prepayments		<u>7,240</u>	<u>7,197</u>
		<u>45,378</u>	<u>26,644</u>
14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		2023 £	2022 £
Trade creditors		138,693	110,411
Accruals		14,279	10,406
Deferred income		15,000	88,522
Amounts held on behalf of others		<u>36,029</u>	<u>-</u>
		<u>204,001</u>	<u>209,339</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023****15. MOVEMENT IN FUNDS**

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	645,132	294,703	(43,621)	896,214
Designated Fund - IT Equipment	3,000	-	-	3,000
Designated Fund - Pension	-	-	10,000	10,000
Designated Fund - Training	-	-	12,000	12,000
Designated Fund - Digital	-	-	21,621	21,621
	<u>648,132</u>	<u>294,703</u>	<u>-</u>	<u>942,835</u>
Restricted funds				
Brighton and Hove City Council - Moneyworks	5,243	(4,446)	-	797
Citizens Advice Bureau - BEIS	2,476	(2,331)	-	145
Brighton and Hove City Council - Warmth for Wellbeing	-	3,786	-	3,786
	<u>7,719</u>	<u>(2,991)</u>	<u>-</u>	<u>4,728</u>
TOTAL FUNDS	<u>655,851</u>	<u>291,712</u>	<u>-</u>	<u>947,563</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	373,056	(354,353)	276,000	294,703
Restricted funds				
Brighton and Hove City Council - Moneyworks	54,830	(59,276)	-	(4,446)
Brighton and Hove City Council - Advice Matters	136,806	(136,806)	-	-
Citizens Advice Bureau - BEIS	-	(2,331)	-	(2,331)
Brighton and Hove City Council - Warmth for Wellbeing	87,000	(83,214)	-	3,786
Cost of Living Crisis	2,663	(2,663)	-	-
Trussell Trust	14,203	(14,203)	-	-
	<u>295,502</u>	<u>(298,493)</u>	<u>-</u>	<u>(2,991)</u>
TOTAL FUNDS	<u>668,558</u>	<u>(652,846)</u>	<u>276,000</u>	<u>291,712</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023****15. MOVEMENT IN FUNDS - continued****Comparatives for movement in funds**

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	403,606	241,526	645,132
Designated Fund - IT Equipment	<u>3,000</u>	<u>-</u>	<u>3,000</u>
	406,606	241,526	648,132
Restricted funds			
Brighton and Hove City Council - Moneyworks	14,571	(9,328)	5,243
Citizens Advice Bureau - BEIS	<u>3,310</u>	<u>(834)</u>	<u>2,476</u>
	<u>17,881</u>	<u>(10,162)</u>	<u>7,719</u>
TOTAL FUNDS	<u>424,487</u>	<u>231,364</u>	<u>655,851</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	309,765	(311,239)	243,000	241,526
Restricted funds				
Brighton and Hove City Council - Moneyworks	57,910	(67,238)	-	(9,328)
Brighton and Hove City Council - Advice Matters	134,093	(134,093)	-	-
Citizens Advice Bureau - BEIS	<u>-</u>	<u>(834)</u>	<u>-</u>	<u>(834)</u>
	<u>192,003</u>	<u>(202,165)</u>	<u>-</u>	<u>(10,162)</u>
TOTAL FUNDS	<u>501,768</u>	<u>(513,404)</u>	<u>243,000</u>	<u>231,364</u>

The income funds of the Brighton and Hove Citizens Advice Bureau include the following funds where grants are for specific purposes :

1. BHCC Moneyworks - Multi agency financial inclusion project.
2. BHCC Advice Matters - generalist information and advice on a range of subjects including benefits, debt, housing, employment, immigration and family.
3. Citizens Advice Bureau BEIS - as a result of the pandemic and the necessary shift to remote working, many local offices have been using mobile phones to maintain service delivery. The BEIS fund is to support the cost of moving towards remote delivery via more cost effective means such as softphones or VoIP services.
4. BHCC Warmth for Wellbeing - provides advice on energy issues including warm homes and contacting energy providers.
5. Cost of Living Crisis - a crowd funded income that was distributed as energy grants to clients in need.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023

15. MOVEMENT IN FUNDS - continued

6.Trussell Trust - provides key advice on the ground at 2 Trussell Trust food banks across the city, supporting clients with a range of issues to help end their need for food bank support.

16. EMPLOYEE BENEFIT OBLIGATIONS

Some employees may participate in the East Sussex County Council Pension Fund, part of the Local Government Pensions Scheme, a defined benefit statutory scheme. The fund is administered by East Sussex County Council in accordance with the Local Government Pensions Regulations 1997 as amended.

The estimated Net Pension Asset of the scheme at 31 March 2023 revealed a surplus of £624,000 (2022: surplus £427,000).

A full actuarial valuation was carried out at 31 March 2023 by a qualified independent actuary. An outline of the most recent formal actuarial valuation is given in these accounts.

The amounts recognised in the Statement of Financial Activities are as follows:

	Defined benefit pension plans	
	2023	2022
	£	£
Current service cost	36,000	34,000
Net interest from net defined benefit asset/liability	(10,000)	(4,000)
Past service cost	-	-
	<u>26,000</u>	<u>30,000</u>
Actual return on plan assets	<u>(109,000)</u>	<u>233,000</u>

Changes in the present value of the defined benefit obligation are as follows:

	Defined benefit pension plans	
	2023	2022
	£	£
Opening defined benefit obligation	1,823,000	1,834,000
Current service cost	36,000	34,000
Contributions by scheme participants	5,000	5,000
Interest cost	47,000	36,000
Actuarial losses/(gains)	248,000	(50,000)
Benefits paid	(61,000)	(36,000)
Remeasurements:		
Actuarial (gains)/losses from changes in demographic assumptions	48,000	-
Actuarial (gains)/losses from changes in financial assumptions	<u>(738,000)</u>	<u>-</u>
	<u>1,408,000</u>	<u>1,823,000</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

16. EMPLOYEE BENEFIT OBLIGATIONS - continued

Changes in the fair value of scheme assets are as follows:

	Defined benefit pension plans	
	2023	2022
	£	£
Opening fair value of scheme assets	2,250,000	2,025,000
Contributions by employer	(51,000)	24,000
Contributions by scheme participants	5,000	5,000
Administration expenses	(2,000)	(1,000)
Expected return	57,000	40,000
Actuarial gains/(losses)	(166,000)	193,000
Benefits paid	<u>(61,000)</u>	<u>(36,000)</u>
	<u>2,032,000</u>	<u>2,250,000</u>

The amounts recognised in other recognised gains and losses are as follows:

	Defined benefit pension plans	
	2023	2022
	£	£
Actuarial (gains)/losses from changes in demographic assumptions	(48,000)	-
Actuarial (gains)/losses from changes in financial assumptions	738,000	-
Actuarial gains/(losses)	<u>(414,000)</u>	<u>243,000</u>
	<u>276,000</u>	<u>243,000</u>

The major categories of scheme assets as a percentage of total scheme assets are as follows:

	Defined benefit pension plans	
	2023	2022
Equities	71%	74%
Bonds	12%	16%
Property	16%	8%
Cash	<u>1%</u>	<u>2%</u>
	<u>100%</u>	<u>100%</u>

Principal actuarial assumptions at the Balance Sheet date (expressed as weighted averages):

	2023	2022
Discount rate	4.80%	2.60%
Future salary increases	2.90%	3.30%
Future pension increases	2.90%	3.30%

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

18. STATUTORY INFORMATION

The charity is a company limited by guarantee, registered in England and Wales, and has no share capital. No one member has overall control of the charity.

Every member of the Charity undertakes to contribute such amount as may be required, not exceeding £1, to the Charity Assets if it should be wound up while they are a member or within one year after they cease to be a member.

On the event of the Charity being wound up or dissolved, any property that remains after all debts and liabilities have been satisfied shall be given or transferred to some other charitable institution or institutions having similar objects.

The company's registered number and registered office address can be found in the 'Legal and Administrative Information' section of the accounts.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023**

	2023	2022
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	1,762	879
Employment allowance	5,000	4,000
Miscellaneous income	<u>2,663</u>	<u>2,950</u>
	9,425	7,829
Other trading activities		
Fundraising events	2,092	3,224
Investment income		
Rents received	816	-
Deposit account interest	<u>3,362</u>	<u>45</u>
	4,178	45
Charitable activities		
Grants	<u>652,863</u>	<u>490,670</u>
Total incoming resources	668,558	501,768
EXPENDITURE		
Charitable activities		
Salary costs	544,784	367,550
Staff costs	11,487	4,791
Office costs	56,068	42,302
Premises costs	42,157	85,079
Partners	<u>-</u>	<u>9,328</u>
	654,496	509,050
Support costs		
Finance		
Expected return on pension scheme assets	(57,000)	(40,000)
Interest on pension scheme liabilities	<u>47,000</u>	<u>36,000</u>
	(10,000)	(4,000)
Governance costs		
Independent examiners fee	1,800	1,680
Accountancy	<u>6,550</u>	<u>6,674</u>
	<u>8,350</u>	<u>8,354</u>
Total resources expended	<u>652,846</u>	<u>513,404</u>
Net income/(expenditure)	<u>15,712</u>	<u>(11,636)</u>

This page does not form part of the statutory financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1094620

Accounts

REGISTERED COMPANY NUMBER: 03794933 (England and Wales)
REGISTERED CHARITY NUMBER: 1094620

CHARITY
COMMISSION

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022
FOR
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

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FOR THE YEAR ENDED 31 MARCH 2022

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Objectives: Citizens Advice Brighton and Hove's objectives are to offer any charitable service to benefit the public through: providing information, advice and education, helping with living healthily and well and helping with low income and poverty. This is for anyone and especially the communities of Brighton and Hove and surrounding areas.

The vision of Citizens Advice Brighton and Hove is to give people the knowledge and the confidence they need to find their way forward - whoever they are and whatever their problem.

The aims of Citizens Advice Brighton and Hove (CABH) are:

- (1) to provide the advice people need for the problems they face, and
- (2) to improve the policies and practices that affect people's lives.

Our mission: Citizens Advice Brighton and Hove works towards these aims by providing free, independent, impartial and confidential advice on any subject. We gather information about our clients' issues and the advice we provide and use that information to campaign and influence policies and other changes to improve the lives of our clients and the local community.

Our values: We value diversity, promote equality and challenge discrimination.

Our service provides advice to everyone without judgement. We offer help to all clients and try to be accessible to anyone who needs help, regardless of their age, class, race, religion, gender, disability or sexuality.

All our advice workers, whether paid or voluntary, are professionally trained to provide a quality service to our clients. We try to have staff and teams that represent the communities we advise, support and are part of.

Citizens Advice Brighton and Hove holds the Advice Quality Standard for advice, telephone advice and advice with casework in benefits.

Public benefit - how we help our clients and communities

We follow the Charity Commission's guidance when reviewing and planning what we do. Our trustees consider how our planned activities are in line with our aims and objectives.

Our charity's purposes are set out in a document called our 'Memorandum and Articles of Association.' These purposes are '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 Brighton & Hove and surrounding areas.'

Our aims, listed above, uphold the founding purposes of our charity. We review and plan what we do every year to make sure it always reflects our purposes. This review looks at what we achieved and the outcomes of our work in the last year. The review looks at the success of all our activities and the benefits they have brought to our clients. The review also helps make sure we are fully focussed on the purposes we have as a charity.

Research and campaigns

Our advisers collect evidence from cases they have worked on and we use this information to influence policymakers to improve services. We share anonymous information about advice issues with Citizens Advice nationally to get a picture of what's happening all over England and Wales. We work with them on national issues and campaigns. We also carry out local research and work with other charities and organisations on local policy issues.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

OBJECTIVES AND ACTIVITIES

Volunteers

Like many charities, we rely on volunteers in the day to day running of the organisation. To deliver a high quality service for clients, we are always delivering training and developing how we do things. We put lots of time into supporting volunteers who come from a range of different backgrounds to deliver the best advice and feel part of a supportive and professional organisation.

Through volunteering, we help people to develop their abilities and the way that they feel about themselves, their skills and their community. This can have a big impact on the volunteers' lives, for example:

- gaining practical skills
- increasing their employability
- increasing their sense of purpose or self esteem
- having a positive effect on their health
- being more engaged with their community

During the year 2021-22 we began to create clear pathways of development for volunteers who want to move into paid advice work within Citizens Advice Brighton and Hove.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2021-22 saw us move slowly towards the reopening of the office and face to face work. This has meant clients have more options to use our services and made us a bit more accessible. We now offer more options to speak with us including phone, email, in person appointments and drop-in. This was important to us as our report last year highlighted a decrease in clients from our 'quick client contacts' list. These are the clients who would drop into the offices for support but have not been able to do this due to the lockdown. This was a real concern as people who drop in to our services can be less able to get through to us through digital or remote means. We aim to increase this accessibility even more in 2022-23.

During the year 2021-22, we helped 5,594 individual clients with 16,652 different issues. This is a 1.6% decrease in clients on the previous year, and a 6% increase in issues.

Although client access has improved this year, the number of clients reaching us hasn't. This is more to do with us reaching capacity than any change or decrease in need - we know that more people need advice than reach us. The increase in the number of issues we advise on suggests that each client is experiencing multiple and more complex issues, needing more activity to resolve these. This, in turn, takes more adviser time, affecting the amount of clients we are able to see. We are working to increase our volunteer advice capacity during 2022/23 to address this shortfall.

Our top 4 enquiry areas during 2021-22 were: benefits and tax credits, debt, housing and employment. The biggest rise in enquiries is linked to energy advice which saw a 70% rise compared to the previous year 2020-21 (from 176 inquiries to 300). During the year 2022-23 we have already seen as many energy cases as we did in the whole of 2021-22 which mirrors the increasing issues with energy price rises across the country.

Citizens Advice Brighton and Hove also delivers specialist advice projects that help us to deliver on our aims. In the year 2021-22 these were:

- Money and Pension Service Debt Advice project: provides debt advice and casework
- Universal Credit Help To Claim: helps Universal Credit claimants up to their first correct benefits payment
- Macmillan Horizon Centre: welfare benefits advice service for people affected by cancer in Brighton and Hove
- Major Trauma Unit: welfare benefits advice service for patients who have suffered a recent trauma
- Moneyworks: Citizens Advice Brighton and Hove lead this partnership which provides financial support and education across the city
- Advice Matters: Citizens Advice Brighton and Hove lead this partnership which delivers person-centred, community-focused and flexible advice services with the aim of improving the health and wellbeing of Brighton and Hove residents
- Finding legal options for women survivors (FLOWS) Citizens Advice Brighton and Hove hosted a FLOWS worker to support women survivors with legal advice. This service has been delivered remotely since March 2020
- Pensionwise: a free and impartial government service about the different ways you can take money from your pension. This service has been delivered remotely since March 2020

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

FINANCIAL REVIEW

Financial position

During the year funds totalling £800,536 (2021: £730,476) were received, comprising grant income £789,437 (2021: £719,144) and other income £11,099 (including donations and interest). Restricted funds received in the year totalled £457,771 and unrestricted funds £342,765.

Operational expenditure in the year was £812,172 (2021: £739,293) comprising expenditure on charitable activities of £807,818 and support costs of £4,354.

This represents a net deficit for the year of £11,636 (2021: deficit £8,817) and at 31 March 2022 unrestricted reserves show a balance of £221,132 before adjustments for pension asset (2021: £215,606 before adjustment for pension asset).

Investment policy and objectives

Citizens Advice Brighton & Hove does not make investments and does not have an investment policy.

Any surplus funds are placed on deposit at the bank.

Reserves policy

The trustees aim to hold free liquid reserves equal to three months unrestricted expenditure at any one time. In addition, as a result of the decision to fully adopt FRS102, there is a surplus on the defined benefit pension scheme of £427,000 (2021: surplus £191,000).

The trustees are determined to ensure the financial sustainability of the organisation and to that end the three-year strategic Business and Development Plan has been developed.

The trustees have a reserves policy which states that the bureau should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising.

The trustees consider that it would be prudent to set aside an amount equivalent to three months' expenditure of fixed and core costs, which amounts to £203,043 (2021/22).

FUTURE PLANS

The Board reviews the three year Business and Development Plan annually with interim performance reports made to the board at least twice a year.

Our focus for 2021/22 is on securing a stable financial future for the organisation through securing funding for new and existing work, creating a digital transformation plan that builds on our Covid-19 remote working experience and continuing to ensure a face to face service for those less able to engage with us digitally.

The Business Plan for 2021 - 2024 identifies the following objectives:

1. Meeting needs - Meeting unmet need through widening our reach and extending access
2. Stability and sustainability - Increase the diversity of our income to support growth, and nurture a stable and well staffed team
3. Quality - High performing so clients get a great service
4. Influence - Influential so we can help improve lives of more people
5. Culture - Ensure an innovative and high performing service, with equality, diversity and inclusion at its heart

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Company was incorporated as a Company Limited by Guarantee on the 24 June 1999 and is governed by its Memorandum and Articles of Association (as amended by special resolutions on 29 May 2002 and 17 February 2016).

It took over the assets and undertaking of Citizens Advice Brighton & Hove (an unincorporated charity) on 11 December 2002.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Charity is governed by a Board of Trustees that oversees the strategic development of the Charity including the adoption of the three-year business plan. The Board has the following standing sub-committees: Human Resources, Finance & Risk and Fundraising. Each of these committees contains a mixture of Trustees and senior paid staff, and each sub-committee produces reports for consideration by the Board. The Board also oversees the work of the Chief Executive Officer who is responsible for the day-to-day management of the charity, which includes the delivery of the business plan. In addition to this general role the Board may delegate specific responsibilities to the Chief Executive Officer in order to progress "one off" items of work.

CABH has 50 plus volunteers and 14 paid staff (including managers) all offering advice on a wide range of advice matters. The Chief Executive Officer line manages the Operations Manager and the Partnerships Manager and the Projects Manager (in post since June 2021). The Projects Manager oversees the delivery of the specialist advice projects including Debt, Benefits and Health advice. The Operations Manager oversees the General Help Unit, including line managing the Advice Session Supervisors and ensuring volunteer welfare and training. The Operations manager also leads on our Research and Campaigns activity and oversees the premises, utilities and IT services. The Partnerships Manager coordinates Moneyworks and Advice Matters and attends network meeting across the city.

The Chief Executive Officer produces management and performance reports for the Board.

The Trustees are appointed in accordance with Clause 37 of the Memorandum and Articles of Association. The Trustee Board undertakes an annual skills and training audit to identify any potential skills gaps.

Key management remuneration

Citizens Advice Brighton & Hove has a Human Resources sub-group of the trustee board. This group is responsible for reviewing and setting levels of pay using national scales and market rates.

Wider network

CABH is a member of Citizens Advice, the national body for all local Citizens Advice offices. Citizens Advice provides all LCA's with policies and procedures for the recruitment, induction and training of Trustees. These policies are regularly updated to take account of changes in legislation and best practice. It is a requirement of being a Local Citizens Advice that these policies be followed. These policies are accessed via Citizens Advice's intranet.

Citizens Advice Brighton & Hove is a completely independent local charity but must adhere to the Citizen's Advice principles of service and pass a regular membership and quality of advice audit. The organisational audit and quality of advice assessment took place in March 2021. The outcome, received June 2021, showed that we had achieved a green score for equality leadership, and a yellow for leadership. We will revisit these scores annually with a clear plan for continuous improvement.

We are a member of the local Advice Partnership which is a group of local advice providers and stakeholders who work toward the aim of the city's Sustainable Communities Strategy.

CABH is also a member of the local Advice Services Network, the Welfare Reform group, the Fuel Poverty Affordable Warmth steering group, the Community Works Reps Council and Food Partnership meetings.

Risk management and Covid 19

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. CABH undertakes strategic risk assessment each quarter. This is done by the Finance & Risk sub group of the Trustee Board and in accordance with Citizens Advice guidance. The results are used to inform financial and business planning and contingency planning.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03794933 (England and Wales)

Registered Charity number

1094620

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

Registered office

Hove Town Hall
Tisbury Road Offices
Tisbury Road
Hove
East Sussex
BN3 3BQ

Trustees

M Clark
M I Green
Mrs F S Harrison
Ms K A Johnston
G Longfoot
N Meager
R M Priestman

Independent Examiner

Christopher Robert Tyler FCA DChA FCIE
Institute of Chartered Accountants in England and Wales
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Bankers

Charities Aid Foundation
PO Box 289
West Malling
Kent
ME19 4TA

Chief Executive Officer

Ms J Carden

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2022 the Bureau did not hold any amounts on behalf of others.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Brighton and Hove Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

Approved by order of the board of trustees on 18 Oct 2022 and signed on its behalf by:



.....
R M Priestman - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

Independent examiner's report to the trustees of Brighton and Hove Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

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

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

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



Christopher Robert Tyler FCA DChA FCIE
Institute of Chartered Accountants in England and Wales
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Date: 26 September 2022

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**STATEMENT OF FINANCIAL ACTIVITIES**
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	7,830	-	7,830	11,207
Charitable activities					
Advice		331,666	457,771	789,437	719,144
Other trading activities	3	3,224	-	3,224	-
Investment income	4	45	-	45	125
Total		<u>342,765</u>	<u>457,771</u>	<u>800,536</u>	<u>730,476</u>
EXPENDITURE ON					
Charitable activities	6				
Advice		344,238	467,934	812,172	739,293
NET INCOME/(EXPENDITURE)		<u>(1,473)</u>	<u>(10,163)</u>	<u>(11,636)</u>	<u>(8,817)</u>
Other recognised gains/(losses)					
Actuarial gains on defined benefit schemes		243,000	-	243,000	30,000
Net movement in funds		<u>241,527</u>	<u>(10,163)</u>	<u>231,364</u>	<u>21,183</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		406,606	17,881	424,487	403,304
TOTAL FUNDS CARRIED FORWARD		<u><u>648,133</u></u>	<u><u>7,718</u></u>	<u><u>655,851</u></u>	<u><u>424,487</u></u>

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03794933)

BALANCE SHEET
31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
CURRENT ASSETS					
Debtors	13	26,644	-	26,644	19,320
Cash at bank and in hand		403,827	7,719	411,546	314,791
		<u>430,471</u>	<u>7,719</u>	<u>438,190</u>	<u>334,111</u>
CREDITORS					
Amounts falling due within one year	14	(209,339)	-	(209,339)	(100,624)
		<u>221,132</u>	<u>7,719</u>	<u>228,851</u>	<u>233,487</u>
NET CURRENT ASSETS					
		<u>221,132</u>	<u>7,719</u>	<u>228,851</u>	<u>233,487</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>221,132</u>	<u>7,719</u>	<u>228,851</u>	<u>233,487</u>
PENSION ASSET					
	16	427,000	-	427,000	191,000
		<u>648,132</u>	<u>7,719</u>	<u>655,851</u>	<u>424,487</u>
NET ASSETS					
FUNDS					
Unrestricted funds	15			648,132	406,606
Restricted funds				7,719	17,881
				<u>655,851</u>	<u>424,487</u>
TOTAL FUNDS					
				<u>655,851</u>	<u>424,487</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.


The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 17 Dec 2022 and were signed on its behalf by:


.....
R M Priestman - Trustee

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	96,710	2,131
Net cash provided by operating activities		<u>96,710</u>	<u>2,131</u>
Cash flows from investing activities			
Interest received		45	125
Net cash provided by investing activities		<u>45</u>	<u>125</u>
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period		96,755	2,256
Cash and cash equivalents at the end of the reporting period		<u>314,791</u>	<u>312,535</u>
		<u>411,546</u>	<u>314,791</u>

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(11,636)	(8,817)
Adjustments for:		
Interest received	(45)	(125)
(Increase)/decrease in debtors	(7,324)	7,857
Increase in creditors	108,715	216
Difference between pension charge and cash contributions	7,000	3,000
Net cash provided by operations	<u>96,710</u>	<u>2,131</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21 £	Cash flow £	At 31.3.22 £
Net cash			
Cash at bank and in hand	314,791	96,755	411,546
	<u>314,791</u>	<u>96,755</u>	<u>411,546</u>
Total	<u>314,791</u>	<u>96,755</u>	<u>411,546</u>

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)', Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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

The trustees/directors consider that there are no material uncertainties about the company's ability to continue as a going concern. The trustees have taken advantage of the various sources of Government support during the COVID-19 pandemic and consider that it will not have a significant impact on the company's ability to continue trading. Income from trading activities is expected to reduce due to the lockdown conditions and steps are being taken to make cost savings. The trustees regard any impact to be short term rather than affecting the company's ability to continue as a going concern. There are no material uncertainties affecting the current year's accounts.

Income

Income is recognised on a receivable basis except for income from the Legal Services Franchise (LSF). The LSF changed their funding arrangement last year from paying on an hourly rate basis to paying only cases cleared. Due to the fact that measurement of the amount due to Brighton and Hove Citizens Advice Bureau cannot be readily assessed until cases are closed this income has been included on a receipts basis.

Grants are recognised on an accruals basis, accounted for in relation to the period to which they relate. Where grants have been received for capital projects the costs have been capitalized on the Balance Sheet and depreciation, in accordance with the accounting policies, has been charged against that income.

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.

Donated assets are recorded as both Incoming Resources and additions to Fixed Assets where a market value can be estimated at the date the donation is made. Donated services are not recognised.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Resources expended are accounted for on an accruals basis and include attributable VAT which cannot be recovered.

- i) Charitable Activities comprises all expenditure directly relating to the running of the bureau and includes support costs relating to project management.
- ii) Support Costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Office equipment and furniture - 25% on cost

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Computer equipment - 33% on cost

Only assets over £500 are capitalised.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fund accounting

The charity has various funds for which it is responsible:

Unrestricted funds - these funds are for use on the general charitable objectives of the charity.

Restricted funds - these funds are for use as directed by the donor.

Designated funds - these funds are unrestricted funds that the Trustees have to set aside for a specific purpose

Pension schemes

The charity operates two pension schemes :

a).Defined Benefit Scheme.

Eligible employees may participate in the East Sussex County Council Pension Fund, part of the Local Government Pensions Scheme, a defined benefit statutory scheme. The fund is administered by East Sussex County Council and details of the scheme can be found in note 15.

For defined benefit schemes the amounts charged in resources expended are the current service costs and gains and losses on settlements and curtailments. They are included as part of staff costs. Past service costs are recognised immediately in the profit and loss account if the benefits have vested. If the benefits have not vested immediately, the costs are recognised over the period until vesting occurs. The interest cost and the expected return on assets are shown as a net amount of other finance costs or credits adjacent to interest. Actuarial gains and losses are recognised immediately in the 'Other recognised gains and losses'.

Defined benefit schemes are funded, with the assets of the scheme held separately from those of the group, in separate trustee-administered funds. Pension scheme assets are measured at fair value and liabilities are measured on an actuarial basis using the projected unit method and discounted at a rate equivalent to the current rate on return on a high-quality corporate bond of equivalent currency and term to the scheme liabilities. The actuarial valuations are obtained annually and are updated at each balance sheet date. The resulting defined benefit asset or liability, net of the related deferred tax, is presented separately after other net assets on the face of the balance sheet.

b).Defined Contribution Scheme.

The charity contributes to a group personal pension scheme administered by Scottish Widows. The assets of the scheme are held separately from those of the charity. The annual contribution payments are charged to the statement of financial activities.

For defined contribution schemes the amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet. In the year under review the employer contribution was 1%.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	880	7,207
Employment allowance	4,000	4,000
Miscellaneous income	2,950	-
	<u>7,830</u>	<u>11,207</u>

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Fundraising events	<u>3,224</u>	<u>-</u>

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	<u>45</u>	<u>125</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	2022	2021
	£	£
Grants	<u>789,437</u>	<u>719,144</u>

In addition the following amounts have been deferred to 2022/23:

	2022	2021
	£	£
Brighton and Hove City Council - Digital Innovation	45,000	-
Brighton and Hove City Council - EUSS Immigration	41,022	-
Money Advice Service	2,500	-

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Money Advice Service	103,838	79,479
Macmillan	52,391	46,866
Citizens Advice Bureau - FLOWS	-	10,000
Brighton and Hove City Council - Moneyworks	200,000	203,520
Brighton and Hove City Council - Advice Matters	257,771	257,771
Citizens Advice Bureau - BEIS	-	3,310
Brighton and Hove Citizens Bureau - Warmth for Wellbeing	67,680	20,000
Citizens Advice Bureau - Help to Claim	81,253	79,507
Cardinal Management	19,954	18,691
Citizens Advice Bureau - Department of Work and Pensions	6,550	-
	<u>789,437</u>	<u>719,144</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Advice	807,818	4,354	812,172

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022 £	2021 £
Salary costs	367,550	331,776
Staff costs	4,791	14,471
Office costs	42,302	54,857
Premises costs	85,079	50,730
Partners	308,096	284,309
	<u>807,818</u>	<u>736,143</u>

8. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Advice	(4,000)	8,354	4,354

Support costs, included in the above, are as follows:

	2022 Advice £	2021 Total activities £
Interest payable and similar charges	(4,000)	(4,000)
Independent examiners fee	1,680	1,750
Accountancy	6,674	5,400
	<u>4,354</u>	<u>3,150</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

10. STAFF COSTS

The total emoluments of all employees during the year were as follows:

	2022	2021
	£	£
Salaries and Wages	327,307	273,035
Social Security Costs	27,209	22,893
Pension Costs	30,523	29,689
FRS17 Pension Scheme Adjustment	10,000	3,000

The number of employees during the year was 15 (2021 16).

No employee received remuneration (gross pay) in excess of £60,000 (2021 none).

The key management personnel of the charity comprise the trustees and the chief executive officer. The total employee benefits (gross pay plus employers national insurance and pension contributions) of the key management personnel were £60,054 (2021 £62,566).

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	11,171	36	11,207
Charitable activities			
Advice	234,543	484,601	719,144
Investment income	125	-	125
Total	<u>245,839</u>	<u>484,637</u>	<u>730,476</u>
EXPENDITURE ON			
Charitable activities			
Advice	222,282	517,011	739,293
NET INCOME/(EXPENDITURE)	23,557	(32,374)	(8,817)
Transfers between funds	<u>(31,973)</u>	<u>31,973</u>	<u>-</u>
Other recognised gains/(losses)			
Actuarial gains on defined benefit schemes	30,000	-	30,000
Net movement in funds	<u>21,584</u>	<u>(401)</u>	<u>21,183</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	385,021	18,283	403,304
TOTAL FUNDS CARRIED FORWARD	<u><u>406,605</u></u>	<u><u>17,882</u></u>	<u><u>424,487</u></u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022****12. TANGIBLE FIXED ASSETS**

	Office equipment and furniture £	Computer equipment £	Totals £
COST			
At 1 April 2021 and 31 March 2022	4,545	31,882	36,427
DEPRECIATION			
At 1 April 2021 and 31 March 2022	4,545	31,882	36,427
NET BOOK VALUE			
At 31 March 2022	-	-	-
At 31 March 2021	-	-	-

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	19,447	12,124
Prepayments	7,197	7,196
	<u>26,644</u>	<u>19,320</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	110,411	95,469
Accruals	10,406	5,155
Deferred income	88,522	-
	<u>209,339</u>	<u>100,624</u>

15. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	403,606	241,526	645,132
Designated Fund - IT Equipment	3,000	-	3,000
	<u>406,606</u>	<u>241,526</u>	<u>648,132</u>
Restricted funds			
Brighton and Hove City Council - Moneyworks	14,571	(9,328)	5,243
Citizens Advice Bureau - BEIS	3,310	(834)	2,476
	<u>17,881</u>	<u>(10,162)</u>	<u>7,719</u>
TOTAL FUNDS	<u>424,487</u>	<u>231,364</u>	<u>655,851</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022****15. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	342,765	(344,239)	243,000	241,526
Restricted funds				
Brighton and Hove City Council - Moneyworks	200,000	(209,328)	-	(9,328)
Brighton and Hove City Council - Advice Matters	257,771	(257,771)	-	-
Citizens Advice Bureau - BEIS	-	(834)	-	(834)
	<u>457,771</u>	<u>(467,933)</u>	<u>-</u>	<u>(10,162)</u>
TOTAL FUNDS	<u>800,536</u>	<u>(812,172)</u>	<u>243,000</u>	<u>231,364</u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	382,021	53,558	(31,973)	403,606
Designated Fund - IT Equipment	3,000	-	-	3,000
	<u>385,021</u>	<u>53,558</u>	<u>(31,973)</u>	<u>406,606</u>
Restricted funds				
Brighton and Hove City Council - Moneyworks	18,283	(3,712)	-	14,571
Brighton and Hove City Council - Advice Matters	-	(31,973)	31,973	-
Citizens Advice Bureau - BEIS	-	3,310	-	3,310
	<u>18,283</u>	<u>(32,375)</u>	<u>31,973</u>	<u>17,881</u>
TOTAL FUNDS	<u>403,304</u>	<u>21,183</u>	<u>-</u>	<u>424,487</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	245,839	(222,281)	30,000	53,558
Restricted funds				
Brighton and Hove City Council - Moneyworks	203,520	(207,232)	-	(3,712)
Brighton and Hove City Council - Advice Matters	257,807	(289,780)	-	(31,973)
Citizens Advice Bureau - BEIS	3,310	-	-	3,310
Brighton and Hove City Council - Warmth for Wellbeing	20,000	(20,000)	-	-
	<u>484,637</u>	<u>(517,012)</u>	<u>-</u>	<u>(32,375)</u>
TOTAL FUNDS	<u>730,476</u>	<u>(739,293)</u>	<u>30,000</u>	<u>21,183</u>

The income funds of the Brighton and Hove Citizens Advice Bureau include the following funds where grants are for specific purposes :

1. BHCC Moneyworks - Multi agency financial inclusion project.
2. BHCC Advice Matters - generalist information and advice on a range of subjects including benefits, debt, housing, employment, immigration and family.
3. Citizens Advice Bureau BEIS - as a result of the pandemic and the necessary shift to remote working, many local offices have been using mobile phones to maintain service delivery. The BEIS fund is to support the cost of moving towards remote delivery via more cost effective means such as softphones or VoIP services.

16. EMPLOYEE BENEFIT OBLIGATIONS

Employees may participate in the East Sussex County Council Pension Fund, part of the Local Government Pensions Scheme, a defined benefit statutory scheme. The fund is administered by East Sussex County Council in accordance with the Local Government Pensions Regulations 1997 as amended.

The estimated Net Pension Asset of the scheme at 31 March 2022 revealed a surplus of £427,000 (2021: surplus £191,000).

A full actuarial valuation was carried out at 31 March 2022 by a qualified independent actuary. An outline of the most recent formal actuarial valuation is given in these accounts.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

16. EMPLOYEE BENEFIT OBLIGATIONS - continued

The amounts recognised in the Statement of Financial Activities are as follows:

	Defined benefit pension plans	
	2022	2021
	£	£
Current service cost	34,000	30,000
Net interest from net defined benefit asset/liability	(4,000)	(4,000)
Past service cost	-	-
	<u>30,000</u>	<u>26,000</u>
Actual return on plan assets	<u>233,000</u>	<u>357,000</u>

Changes in the present value of the defined benefit obligation are as follows:

	Defined benefit pension plans	
	2022	2021
	£	£
Opening defined benefit obligation	1,834,000	1,511,000
Current service cost	34,000	30,000
Contributions by scheme participants	5,000	5,000
Interest cost	36,000	34,000
Actuarial losses/(gains)	(50,000)	289,000
Benefits paid	(36,000)	(35,000)
	<u>1,823,000</u>	<u>1,834,000</u>

Changes in the fair value of scheme assets are as follows:

	Defined benefit pension plans	
	2022	2021
	£	£
Opening fair value of scheme assets	2,025,000	1,675,000
Contributions by employer	24,000	25,000
Contributions by scheme participants	5,000	5,000
Administration expenses	(1,000)	(2,000)
Expected return	40,000	38,000
Actuarial gains/(losses)	193,000	319,000
Benefits paid	(36,000)	(35,000)
	<u>2,250,000</u>	<u>2,025,000</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

16. EMPLOYEE BENEFIT OBLIGATIONS - continued

The amounts recognised in other recognised gains and losses are as follows:

	Defined benefit pension plans	
	2022	2021
	£	£
Actuarial gains/(losses)	243,000	30,000
	<u>243,000</u>	<u>30,000</u>

The major categories of scheme assets as a percentage of total scheme assets are as follows:

	Defined benefit pension plans	
	2022	2021
Equities	74%	75%
Bonds	16%	15%
Property	8%	8%
Cash	2%	2%
	<u>100%</u>	<u>100%</u>

Principal actuarial assumptions at the Balance Sheet date (expressed as weighted averages):

	2022	2021
Discount rate	2.60%	2.00%
Future salary increases	3.30%	2.85%
Future pension increases	3.30%	2.85%

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

18. STATUTORY INFORMATION

The charity is a company limited by guarantee, registered in England and Wales, and has no share capital. No one member has overall control of the charity.

Every member of the Charity undertakes to contribute such amount as may be required, not exceeding £1, to the Charity Assets if it should be wound up while they are a member or within one year after they cease to be a member.

On the event of the Charity being wound up or dissolved, any property that remains after all debts and liabilities have been satisfied shall be given or transferred to some other charitable institution or institutions having similar objects.

The company's registered number and registered office address can be found in the 'Legal and Administrative Information' section of the accounts.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1094620

Accounts

REGISTERED COMPANY NUMBER: 03794933 (England and Wales)
REGISTERED CHARITY NUMBER: 1094620

CHARITY
COMMISSION

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021
FOR
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

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FOR THE YEAR ENDED 31 MARCH 2021

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity's objects are 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 Brighton & Hove and surrounding areas.

The aims of Citizens Advice Brighton and Hove (CABH) are (1) to provide the advice people need for the problems they face and (2) to improve the policies and practices that affect people's lives.

Citizens Advice Brighton and Hove works towards these aims by providing free, independent, impartial and confidential advice on any subject. Through effective recording of client's experiences and advice given, we are able to monitor, feedback and comment on new legislation or changes in service delivery that impacts on our clients and the local community.

The Local Citizens Advice (LCA) service is underpinned by non-judgemental principles, offering appropriate assistance to all clients and aims to be equally accessible to anyone who seeks or needs its help, regardless of age, class, race, religion, gender, disability or sexuality. All LCA advice workers, whether paid or volunteer, are professionally trained to provide a quality service to clients. The LCA endeavours to have a staff and volunteer work force which is representative of the local communities that we serve.

Citizens Advice Brighton and Hove holds the Advice Quality Standard for Advice, Telephone Advice and Advice with Casework in Benefits.

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Our charity's purposes as set out in the company's Memorandum and Articles of Association are 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 Brighton & Hove and surrounding areas.

Our aims, noted in the above section, fully reflect the purposes that the charity was set up to further. In order to ensure our work delivers our aims we review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to our clients. The review also helps us ensure our aims, objectives and activities remain focused on our stated purposes.

Research and campaigns

Our advisers collect social policy evidence from cases they have worked on and we use this information to influence policy makers to improve services. We forward local data and experience to Citizen's Advice and work with them on national issues and campaigns. We also undertake specific local research and work with a range of partners on local policy issues.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

OBJECTIVES AND ACTIVITIES

Volunteers

Like many charities we rely on volunteers in the day to day running of the organisation. In order to deliver a high quality service for clients we continually invest in training, development and guidance for volunteers who come from a range of different backgrounds.

Through volunteering we help people to develop their abilities and the way that they feel about themselves, their skills, and their community. This can have a significant impact on the volunteers' lives, for example:

- gaining practical skills
- increasing their employability
- increasing their sense of purpose or self esteem
- having a positive effect on their health
- being more engaged with their community

During 2021 - 22 we aim to create clear pathways of development for volunteers who wish to move into paid advice work within Citizens Advice Brighton and Hove

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2020 - 21 saw a huge change to the delivery of our services as we responded to the lockdown. Our operations were moved from the office to remote and home working and our management team, staff and volunteers responded amazingly, with a phone and email service available throughout.

During 2020 - 21 5,617 clients (individuals) received assistance from CABH in relation to 15,738 issues. This is a 29% decrease in clients on the previous year, and a 23% decrease in issues.

The decrease in clients was almost exclusively from our 'quick client contacts' list. These are the clients who would drop into the offices for support but have not been able to do this due to the lockdown. This is a real concern as it represents the clients who are less able to access us via digital or remote means. We are keen to address this in the coming year and bring back the accessibility for this client group through drop ins and outreach work.

Although there was a decrease in issues, the activity carried out throughout the year was of a similar size. This suggests that although the issues were fewer, they were more complex, requiring more contacts to resolve or move the issue forward.

Our top 4 enquiries were: Benefits and tax credits, Housing, Employment and Debt. This shows a switching of issues, as Debt was the top concern during 2019 - 20. This increase in demand for employment and housing advice but decrease in debt advice highlights the pause in debt concerns with debt collections suspended, furlough payments and increased Universal Credit allowance, however we predict a huge increase in debt issue for the coming year as these support structures are removed towards the end of 2021.

In addition CABH delivers specific projects that help us to deliver on our overall aims. In the year 2020 - 21 these included

- Money and Pension Service Debt Advice project - To provide debt advice and casework
- Universal Credit help To Claim - to help Universal Credit claimants to their first correct benefits payment
- Macmillan Horizon Centre welfare benefits advice service for people affected by cancer in Brighton and Hove
- Major Trauma Unit welfare benefits advice service for patients who have suffered a recent trauma
- Money works - CABH lead this partnership which provides financial support and education across the city
- Advice matters - CABH lead this partnership which delivers person-centred, community-focused and flexible advice services with the aim of improving the health and wellbeing of Brighton and Hove residents
- Finding legal options for women survivors (FLOWS) - CABH hosted a FLOWS worker to support women survivors with legal advice. This service has been delivered remotely since March 2020
- Pensionwise - a free and impartial government service about the different ways you can take money from your pension. This service has been delivered remotely since March 2020

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

FINANCIAL REVIEW

Financial position

During the year funds totalling £730,476 (2020: £458,890) were received, comprising grant income £719,144 (2020: £447,018) and other income £11,332 (including donations and interest). Restricted funds received in the year totalled £484,637 and unrestricted funds £245,839.

Operational expenditure in the year was £739,293 (2020: £433,894) comprising expenditure on charitable activities of £736,143 and support costs of £3,150.

This represents a net deficit for the year of £8,817 (2020: surplus £24,996) and at 31 March 2021 unrestricted reserves show a balance of £215,606 before adjustments for pension asset (2020: £221,021 before adjustment for pension asset).

Investment policy and objectives

Citizens Advice Brighton & Hove does not make investments and does not have an investment policy.

Any surplus funds are placed on deposit at the bank.

Reserves policy

The Trustees aim to hold free liquid reserves equal to three months unrestricted expenditure at any one time.

In addition, as a result of the decision to fully adopt FRS102, there is a surplus on the defined benefit pension scheme of £191,000 (2020: surplus £164,000).

The Trustees are determined to ensure the financial sustainability of the organisation and to that end the three year strategic Business and Development Plan has been developed.

The trustees have a reserves policy which states that the bureau should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising.

The trustees consider that it would be prudent to set aside an amount equivalent to three months' expenditure of fixed and core costs, which amounts to £184,823 (2020/21).

FUTURE PLANS

The Board reviews the three year Business and Development Plan annually with interim performance reports made to the board at least twice a year.

Our focus for 2021/22 is on securing a stable financial future for the organisation through securing funding for new and existing work, creating a digital transformation plan that builds on our Covid-19 remote working experience, and continuing to ensure a face to face offer for those less able to engage with us digitally.

The Business Plan for 2021 - 2024 identifies the following objectives:

1. Meeting needs - Meeting unmet need through widening our reach and extending access
2. Stability and sustainability - Increase the diversity of our income to support growth, and nurture a stable and well staff team
3. Quality - High performing so clients get a great service
4. Influence - Influential so we can help improve lives of more people
5. Culture - Ensure an innovative and high performing service, with equality, diversity and inclusion at its heart

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Company was incorporated as a Company Limited by Guarantee on the 24 June 1999 and is governed by its Memorandum and Articles of Association (as amended by special resolutions on 29 May 2002 and 17 February 2016).

It took over the assets and undertaking of Citizens Advice Brighton & Hove (an unincorporated charity) on 11 December 2002.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Charity is governed by a Board of Trustees that oversees the strategic development of the Charity including the adoption of the three-year business plan. The Board has the following standing sub-committees: Human Resources, Finance & Risk and Fundraising. Each of these committees contains a mixture of Trustees and senior paid staff, and each sub-committee produces reports for consideration by the Board. The Board also oversees the work of the Chief Executive Officer who is responsible for the day-to-day management of the charity, which includes the delivery of the business plan. In addition to this general role the Board may delegate specific responsibilities to the Chief Executive Officer in order to progress "one off" items of work.

CABH has 50 plus volunteers and 14 paid staff (including managers) all offering advice on a wide range of advice matters. The Chief Executive Officer line manages the Operations Manager and the Partnerships Manager and the Projects Manager (in post since June 2021). The Projects Manager oversees the delivery of the specialist advice projects including Debt, Benefits and Health advice. The Operations Manager oversees the General Help Unit, including line managing the Advice Session Supervisors and ensuring volunteer welfare and training. The Operations manager also leads on our Research and Campaigns activity and oversees the premises, utilities and IT services. The Partnerships Manager coordinates Moneyworks and Advice Matters and attends network meeting across the city.

The Chief Executive Officer produces management and performance reports for the Board.

The Trustees are appointed in accordance with Clause 37 of the Memorandum and Articles of Association. The Trustee Board undertakes an annual skills and training audit to identify any potential skills gaps.

Key management remuneration

Citizens Advice Brighton & Hove has a Human Resources sub-group of the trustee board. This group is responsible for reviewing and setting levels of pay using national scales and market rates.

Wider network

CABH is a member of Citizens Advice, the national body for all local Citizens Advice offices. Citizens Advice provides all LCA's with policies and procedures for the recruitment, induction and training of Trustees. These policies are regularly updated to take account of changes in legislation and best practice. It is a requirement of being a Local Citizens Advice that these policies be followed. These policies are accessed via Citizens Advice's intranet.

Citizens Advice Brighton & Hove is a completely independent local charity but must adhere to the Citizen's Advice principles of service and pass a regular membership and quality of advice audit. The organisational audit and quality of advice assessment took place in March 2021. The outcome, received June 2021, showed that we had achieved a green score for equality leadership, and a yellow for leadership. We will revisit these scores annually with a clear plan for continuous improvement.

We are a member of the local Advice Partnership which is a group of local advice providers and stakeholders who work toward the aim of the city's Sustainable Communities Strategy.

CABH is also a member of the local Advice Services Network, the Welfare Reform group, the Fuel Poverty Affordable Warmth steering group, the Community Works Reps Council and Food Partnership meetings.

Risk management and Covid 19

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. CABH undertakes strategic risk assessment each quarter. This is done by the Finance & Risk sub group of the Trustee Board and in accordance with Citizens Advice guidance. The results are used to inform financial and business planning and contingency planning.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03794933 (England and Wales)

Registered Charity number

1094620

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

Registered office

Tisbury Road Offices
Tisbury Road
Hove
East Sussex
BN3 3BQ

Trustees

M Clark
M I Green (appointed 9.6.20)
Mrs F S Harrison
Ms K A Johnston
G Longfoot
N Meager
R M Priestman

Independent Examiner

Christopher Robert Tyler FCA DChA FCIE
Institute of Chartered Accountants in England and Wales
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Bankers

Cafcash
PO Box 289
West Malling
Kent
ME19 4TA

Chief Executive Officer

Mr M Day (until Dec 31st 2020)
Ms J Carden (from Jan 1st 2021)

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2021 the Bureau did not hold any amounts on behalf of others.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Brighton and Hove Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

Approved by order of the board of trustees on ...17/11/21..... and signed on its behalf by:



.....
R M Priestman - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

Independent examiner's report to the trustees of Brighton and Hove Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

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

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

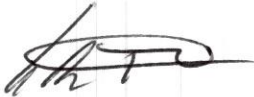
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

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

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

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



Christopher Robert Tyler FCA DChA FCIE
Institute of Chartered Accountants in England and Wales
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Date: 25 November 2021

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**STATEMENT OF FINANCIAL ACTIVITIES**
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	11,171	36	11,207	11,642
Charitable activities					
Advice	4	234,543	484,601	719,144	447,018
Investment income	3	125	-	125	230
Total		<u>245,839</u>	<u>484,637</u>	<u>730,476</u>	<u>458,890</u>
EXPENDITURE ON					
Charitable activities	5				
Advice		222,282	517,011	739,293	433,894
NET INCOME/(EXPENDITURE)		<u>23,557</u>	<u>(32,374)</u>	<u>(8,817)</u>	<u>24,996</u>
Transfers between funds	14	<u>(31,973)</u>	<u>31,973</u>	<u>-</u>	<u>-</u>
Other recognised gains/(losses)					
Actuarial gains on defined benefit schemes		<u>30,000</u>	<u>-</u>	<u>30,000</u>	<u>206,000</u>
Net movement in funds		<u>21,584</u>	<u>(401)</u>	<u>21,183</u>	<u>230,996</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>385,021</u>	<u>18,283</u>	<u>403,304</u>	<u>172,308</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>406,605</u></u>	<u><u>17,882</u></u>	<u><u>424,487</u></u>	<u><u>403,304</u></u>

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
CURRENT ASSETS					
Debtors	12	19,320	-	19,320	27,177
Cash at bank and in hand		296,910	17,881	314,791	312,535
		<u>316,230</u>	<u>17,881</u>	<u>334,111</u>	<u>339,712</u>
CREDITORS					
Amounts falling due within one year	13	(100,624)	-	(100,624)	(100,408)
		<u>215,606</u>	<u>17,881</u>	<u>233,487</u>	<u>239,304</u>
NET CURRENT ASSETS					
		<u>215,606</u>	<u>17,881</u>	<u>233,487</u>	<u>239,304</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		215,606	17,881	233,487	239,304
PENSION ASSET					
	15	191,000	-	191,000	164,000
		<u>406,606</u>	<u>17,881</u>	<u>424,487</u>	<u>403,304</u>
NET ASSETS					
		<u>406,606</u>	<u>17,881</u>	<u>424,487</u>	<u>403,304</u>
FUNDS					
	14				
Unrestricted funds				406,606	385,021
Restricted funds				17,881	18,283
				<u>424,487</u>	<u>403,304</u>
TOTAL FUNDS					
				<u>424,487</u>	<u>403,304</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.


The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 17/11/21 and were signed on its behalf by:


.....

R M Priestman - Trustee

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	2,131	23,959
Net cash provided by operating activities		<u>2,131</u>	<u>23,959</u>
Cash flows from investing activities			
Interest received		125	230
Net cash provided by investing activities		<u>125</u>	<u>230</u>
Change in cash and cash equivalents in the reporting period		<u>2,256</u>	<u>24,189</u>
Cash and cash equivalents at the beginning of the reporting period		<u>312,535</u>	<u>288,346</u>
Cash and cash equivalents at the end of the reporting period		<u><u>314,791</u></u>	<u><u>312,535</u></u>

The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(8,817)	24,996
Adjustments for:		
Interest received	(125)	(230)
Decrease/(increase) in debtors	7,857	(10,568)
Increase/(decrease) in creditors	216	(2,239)
Difference between pension charge and cash contributions	3,000	12,000
	<hr/>	<hr/>
Net cash provided by operations	2,131	23,959
	<hr/> <hr/>	<hr/> <hr/>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	312,535	2,256	314,791
	<hr/>	<hr/>	<hr/>
	312,535	2,256	314,791
	<hr/>	<hr/>	<hr/>
Total	312,535	2,256	314,791
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)', Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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

The trustees/directors consider that there are no material uncertainties about the company's ability to continue as a going concern. The trustees have taken advantage of the various sources of Government support during the COVID-19 pandemic and consider that it will not have a significant impact on the company's ability to continue trading. Income from trading activities is expected to reduce due to the lockdown conditions and steps are being taken to make cost savings. The trustees regard any impact to be short term rather than affecting the company's ability to continue as a going concern. There are no material uncertainties affecting the current year's accounts.

Income

Income is recognised on a receivable basis except for income from the Legal Services Franchise (LSF). The LSF changed their funding arrangement last year from paying on an hourly rate basis to paying only cases cleared. Due to the fact that measurement of the amount due to Brighton and Hove Citizens Advice Bureau cannot be readily assessed until cases are closed this income has been included on a receipts basis.

Grants are recognised on an accruals basis, accounted for in relation to the period to which they relate. Where grants have been received for capital projects the costs have been capitalized on the Balance Sheet and depreciation, in accordance with the accounting policies, has been charged against that income.

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.

Donated assets are recorded as both Incoming Resources and additions to Fixed Assets where a market value can be estimated at the date the donation is made. Donated services are not recognised.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Resources expended are accounted for on an accruals basis and include attributable VAT which cannot be recovered.

- i) Charitable Activities comprises all expenditure directly relating to the running of the bureau and includes support costs relating to project management.
- ii) Support Costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Office equipment and furniture - 25% on cost

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Computer equipment - 33% on cost

Only assets over £500 are capitalised.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fund accounting

The charity has various funds for which it is responsible:

Unrestricted funds - these funds are for use on the general charitable objectives of the charity.

Restricted funds - these funds are for use as directed by the donor.

Designated funds - these funds are unrestricted funds that the Trustees have to set aside for a specific purpose

Pension schemes

The charity operates two pension schemes :

a).Defined Benefit Scheme.

Eligible employees may participate in the East Sussex County Council Pension Fund, part of the Local Government Pensions Scheme, a defined benefit statutory scheme. The fund is administered by East Sussex County Council and details of the scheme can be found in note 15.

For defined benefit schemes the amounts charged in resources expended are the current service costs and gains and losses on settlements and curtailments. They are included as part of staff costs. Past service costs are recognised immediately in the profit and loss account if the benefits have vested. If the benefits have not vested immediately, the costs are recognised over the period until vesting occurs. The interest cost and the expected return on assets are shown as a net amount of other finance costs or credits adjacent to interest. Actuarial gains and losses are recognised immediately in the 'Other recognised gains and losses'.

Defined benefit schemes are funded, with the assets of the scheme held separately from those of the group, in separate trustee-administered funds. Pension scheme assets are measured at fair value and liabilities are measured on an actuarial basis using the projected unit method and discounted at a rate equivalent to the current rate on return on a high-quality corporate bond of equivalent currency and term to the scheme liabilities. The actuarial valuations are obtained annually and are updated at each balance sheet date. The resulting defined benefit asset or liability, net of the related deferred tax, is presented separately after other net assets on the face of the balance sheet.

b).Defined Contribution Scheme.

The charity contributes to a group personal pension scheme administered by Scottish Widows. The assets of the scheme are held separately from those of the charity. The annual contribution payments are charged to the statement of financial activities.

For defined contribution schemes the amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet. In the year under review the employer contribution was 1%.

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021****2. DONATIONS AND LEGACIES**

	2021	2020
	£	£
Donations	7,207	748
Online filing incentive	4,000	3,000
Miscellaneous income	-	7,894
	<u>11,207</u>	<u>11,642</u>

3. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	<u>125</u>	<u>230</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2021	2020
	Advice	£	£
Grants		<u>719,144</u>	<u>447,018</u>

Grants received, included in the above, are as follows:

	2021	2020
	£	£
Brighton and Hove City Council - Universal Credit Support	-	85,094
Money Advice Service	79,479	79,703
London Legal Support Trust	-	1,845
Macmillan	46,866	56,486
Royal Sussex County Hospital	-	8,799
Citizens Advice Bureau - FLOWS	10,000	10,000
Brighton and Hove City Council - Moneyworks	203,520	62,770
Brighton and Hove City Council - Advice Matters	257,771	142,321
Citizens Advice Bureau - BEIS	3,310	-
Brighton and Hove Citizens Bureau - Warmth for Wellbeing	20,000	-
Citizens Advice Bureau - Help to Claim	79,507	-
Cardinal Management	18,691	-
	<u>719,144</u>	<u>447,018</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Advice	<u>736,143</u>	<u>3,150</u>	<u>739,293</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021	2020
	£	£
Salary costs	331,776	313,836
Staff costs	14,471	7,108
Office costs	54,857	48,894
Premises costs	50,730	54,886
Partners	284,309	-
	<u>736,143</u>	<u>424,724</u>

7. SUPPORT COSTS

	Finance	Governance	Totals
	£	costs	£
Advice	<u>(4,000)</u>	<u>7,150</u>	<u>3,150</u>

Support costs, included in the above, are as follows:

	2021	2020
	Advice	Total
	£	activities
Interest payable and similar charges	(4,000)	-
Independent examiners fee	1,750	3,050
Accountancy	5,400	6,120
	<u>3,150</u>	<u>9,170</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

9. STAFF COSTS

The total emoluments of all employees during the year were as follows:

	2021	2020
	£	£
Salaries and Wages	273,035	254,375
Social Security Costs	22,893	19,287
Pension Costs	29,689	28,955
FRS17 Pension Scheme Adjustment	3,000	12,000

The number of employees during the year was 16 (2020 15).

No employee received remuneration (gross pay) in excess of £60,000 (2020 none).

The key management personnel of the charity comprise the trustees and the chief executive officer. The total employee benefits (gross pay plus employers national insurance and pension contributions) of the key management personnel were £62,566 (2020 £40,560).

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021****10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	11,632	10	11,642
Charitable activities			
Advice	241,927	205,091	447,018
Investment income	230	-	230
Total	<u>253,789</u>	<u>205,101</u>	<u>458,890</u>
EXPENDITURE ON			
Charitable activities			
Advice	228,794	205,100	433,894
NET INCOME	<u>24,995</u>	<u>1</u>	<u>24,996</u>
Other recognised gains/(losses)			
Actuarial gains on defined benefit schemes	206,000	-	206,000
Net movement in funds	<u>230,995</u>	<u>1</u>	<u>230,996</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	154,025	18,283	172,308
TOTAL FUNDS CARRIED FORWARD	<u><u>385,020</u></u>	<u><u>18,284</u></u>	<u><u>403,304</u></u>

11. TANGIBLE FIXED ASSETS

	Office equipment and furniture £	Computer equipment £	Totals £
COST			
At 1 April 2020 and 31 March 2021	4,545	31,882	36,427
DEPRECIATION			
At 1 April 2020 and 31 March 2021	4,545	31,882	36,427
NET BOOK VALUE			
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2020	<u>-</u>	<u>-</u>	<u>-</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade debtors	12,124	19,982
Prepayments	7,196	7,195
	<u>19,320</u>	<u>27,177</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	95,469	82,194
Accruals	5,155	18,214
	<u>100,624</u>	<u>100,408</u>

14. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	Transfers between funds	At 31.3.21
	£	£	£	£
Unrestricted funds				
General fund	382,021	53,558	(31,973)	403,606
Designated Fund - IT Equipment	3,000	-	-	3,000
	<u>385,021</u>	<u>53,558</u>	<u>(31,973)</u>	<u>406,606</u>
Restricted funds				
Brighton and Hove City Council - Moneyworks	18,283	(3,712)	-	14,571
Brighton and Hove City Council - Advice Matters	-	(31,973)	31,973	-
Citizens Advice Bureau - BEIS	-	3,310	-	3,310
	<u>18,283</u>	<u>(32,375)</u>	<u>31,973</u>	<u>17,881</u>
TOTAL FUNDS	<u>403,304</u>	<u>21,183</u>	<u>-</u>	<u>424,487</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021****14. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	245,839	(222,281)	30,000	53,558
Restricted funds				
Brighton and Hove City Council - Moneyworks	203,520	(207,232)	-	(3,712)
Brighton and Hove City Council - Advice Matters	257,807	(289,780)	-	(31,973)
Citizens Advice Bureau - BEIS	3,310	-	-	3,310
Brighton and Hove City Council - Warmth for Wellbeing	20,000	(20,000)	-	-
	<u>484,637</u>	<u>(517,012)</u>	<u>-</u>	<u>(32,375)</u>
TOTAL FUNDS	<u>730,476</u>	<u>(739,293)</u>	<u>30,000</u>	<u>21,183</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	151,025	230,996	382,021
Designated Fund - IT Equipment	3,000	-	3,000
	<u>154,025</u>	<u>230,996</u>	<u>385,021</u>
Restricted funds			
Brighton and Hove City Council - Moneyworks	18,283	-	18,283
	<u>18,283</u>	<u>-</u>	<u>18,283</u>
TOTAL FUNDS	<u>172,308</u>	<u>230,996</u>	<u>403,304</u>

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	253,789	(228,793)	206,000	230,996
Restricted funds				
Brighton and Hove City Council - Moneyworks	62,770	(62,770)	-	-
Brighton and Hove City Council - Advice Matters	142,331	(142,331)	-	-
	<u>205,101</u>	<u>(205,101)</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>458,890</u>	<u>(433,894)</u>	<u>206,000</u>	<u>230,996</u>

The income funds of the Brighton and Hove Citizens Advice Bureau include the following funds where grants are for specific purposes :

- 1.BHCC Moneyworks - Multi agency financial inclusion project.
- 2.London Legal Support Trust - IT equipment for flexible working
- 3.BHCC Warmth for Wellbeing - debt, energy and benefits advice.
- 4.BHCC Advice Matters - generalist information and advice on a range of subjects including benefits, debt, housing, employment, immigration and family.
- 5.Citizens Advice Bureau BEIS - as a result of the pandemic and the necessary shift to remote working, many local offices have been using mobile phones to maintain service delivery. The BEIS fund is to support the cost of moving towards remote delivery via more cost effective means such as softphones or VoIP services.

15. EMPLOYEE BENEFIT OBLIGATIONS

Employees may participate in the East Sussex County Council Pension Fund, part of the Local Government Pensions Scheme, a defined benefit statutory scheme. The fund is administered by East Sussex County Council in accordance with the Local Government Pensions Regulations 1997 as amended.

The estimated Net Pension Asset of the scheme at 31 March 2021 revealed a surplus of £191,000 (2020: surplus £164,000).

A full actuarial valuation was carried out at 31 March 2021 by a qualified independent actuary. An outline of the most recent formal actuarial valuation is given in these accounts.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

15. EMPLOYEE BENEFIT OBLIGATIONS - continued

The amounts recognised in the Statement of Financial Activities are as follows:

	Defined benefit pension plans	
	2021	2020
	£	£
Current service cost	30,000	37,000
Net interest from net defined benefit asset/liability	(4,000)	-
Past service cost	-	-
	<u>26,000</u>	<u>37,000</u>
Actual return on plan assets	<u>357,000</u>	<u>(161,000)</u>

Changes in the present value of the defined benefit obligation are as follows:

	Defined benefit pension plans	
	2021	2020
	£	£
Opening defined benefit obligation	1,511,000	1,902,000
Current service cost	30,000	37,000
Contributions by scheme participants	5,000	5,000
Interest cost	34,000	45,000
Actuarial losses/(gains)	289,000	(412,000)
Benefits paid	(35,000)	(66,000)
	<u>1,834,000</u>	<u>1,511,000</u>

Changes in the fair value of scheme assets are as follows:

	Defined benefit pension plans	
	2021	2020
	£	£
Opening fair value of scheme assets	1,675,000	1,872,000
Contributions by employer	25,000	25,000
Contributions by scheme participants	5,000	5,000
Administration expenses	(2,000)	-
Expected return	38,000	45,000
Actuarial gains/(losses)	319,000	(206,000)
Benefits paid	(35,000)	(66,000)
	<u>2,025,000</u>	<u>1,675,000</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

15. EMPLOYEE BENEFIT OBLIGATIONS - continued

The amounts recognised in other recognised gains and losses are as follows:

	Defined benefit pension plans	
	2021	2020
	£	£
Actuarial gains/(losses)	30,000	206,000
	<u>30,000</u>	<u>206,000</u>

The major categories of scheme assets as a percentage of total scheme assets are as follows:

	Defined benefit pension plans	
	2021	2020
Equities	75%	71%
Bonds	15%	17%
Property	8%	10%
Cash	2%	2%
	<u>100%</u>	<u>100%</u>

Principal actuarial assumptions at the Balance Sheet date (expressed as weighted averages):

	2021	2020
Discount rate	2.00%	2.30%
Future salary increases	2.85%	1.90%
Future pension increases	2.85%	1.90%

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

17. STATUTORY INFORMATION

The charity is a company limited by guarantee, registered in England and Wales, and has no share capital. No one member has overall control of the charity.

Every member of the Charity undertakes to contribute such amount as may be required, not exceeding £1, to the Charity Assets if it should be wound up while they are a member or within one year after they cease to be a member.

On the event of the Charity being wound up or dissolved, any property that remains after all debts and liabilities have been satisfied shall be given or transferred to some other charitable institution or institutions having similar objects.

The company's registered number and registered office address can be found in the 'Legal and Administrative Information' section of the accounts.