

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

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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.

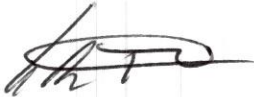
Independent examiner's statement

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	4				
Advice		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		30,000	-	30,000	206,000
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		385,021	18,283	403,304	172,308
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)
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
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				<u>17,881</u>	<u>18,283</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		2,131	23,959
Cash flows from investing activities			
Interest received		125	230
Net cash provided by investing activities		125	230
Change in cash and cash equivalents in the reporting period		2,256	24,189
Cash and cash equivalents at the beginning of the reporting period		312,535	288,346
Cash and cash equivalents at the end of the reporting period		314,791	312,535

The notes form part of these financial statements

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
Net cash provided by operations	<u>2,131</u>	<u>23,959</u>

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	<u>312,535</u>	<u>2,256</u>	<u>314,791</u>
	<u>312,535</u>	<u>2,256</u>	<u>314,791</u>
Total	<u>312,535</u>	<u>2,256</u>	<u>314,791</u>

The notes form part of these financial statements

Basis of preparing the financial statements

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 £.

Income

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.

- 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.

Expenditure

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

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

	2021	2020
	£	£
Grants Activity Advice	<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>

**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).

**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	253,789	205,101	458,890
EXPENDITURE ON			
Charitable activities			
Advice	228,794	205,100	433,894
NET INCOME	24,995	1	24,996
Other recognised gains/(losses)			
Actuarial gains on defined benefit schemes	206,000	-	206,000
Net movement in funds	230,995	1	230,996
RECONCILIATION OF FUNDS			
Total funds brought forward	154,025	18,283	172,308
TOTAL FUNDS CARRIED FORWARD	385,020	18,284	403,304

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	-	-	-
At 31 March 2020	-	-	-

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	Transfers	At
	£	movement	between	31.3.21
		in funds	funds	£
		£	£	
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>

**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>172,308</u>	<u>230,996</u>	<u>403,304</u>
TOTAL FUNDS	<u>172,308</u>	<u>230,996</u>	<u>403,304</u>

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.