

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

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

	Page
Report of the Trustees	1 to 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Cash Flow Statement	10
Notes to the Cash Flow Statement	11
Notes to the Financial Statements	12 to 21

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: 26.03.2022

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					
		<u>648,132</u>	<u>7,719</u>	<u>655,851</u>	<u>424,487</u>
FUNDS	15				
Unrestricted funds				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.

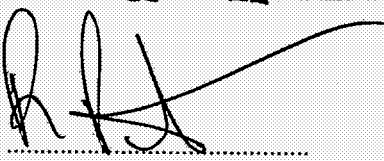
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- 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 13.03.2022 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		96,710	2,131
Cash flows from investing activities			
Interest received		45	125
Net cash provided by investing activities		45	125
Change in cash and cash equivalents in the reporting period		96,755	2,256
Cash and cash equivalents at the beginning of the reporting period		314,791	312,535
Cash and cash equivalents at the end of the reporting period		411,546	314,791

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 Activity Advice	<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
	807,818	736,143

8. SUPPORT COSTS

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

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

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

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	21,584	(401)	21,183
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
	26,644	19,320

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	-
	209,339	100,624

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
	406,606	241,526	648,132
Restricted funds			
Brighton and Hove City Council - Moneyworks	14,571	(9,328)	5,243
Citizens Advice Bureau - BEIS	3,310	(834)	2,476
	17,881	(10,162)	7,719
TOTAL FUNDS	424,487	231,364	655,851

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)
	457,771	(467,933)	-	(10,162)
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
	385,021	53,558	(31,973)	406,606
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
	18,283	(32,375)	31,973	17,881
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.