

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**

**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

	<b>Page</b>
<b>Report of the Trustees</b>	<b>1 to 6</b>
<b>Independent Examiner's Report</b>	<b>7</b>
<b>Statement of Financial Activities</b>	<b>8</b>
<b>Balance Sheet</b>	<b>9</b>
<b>Cash Flow Statement</b>	<b>10</b>
<b>Notes to the Cash Flow Statement</b>	<b>11</b>
<b>Notes to the Financial Statements</b>	<b>12 to 22</b>
<b>Detailed Statement of Financial Activities</b>	<b>23</b>

## **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.

**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.

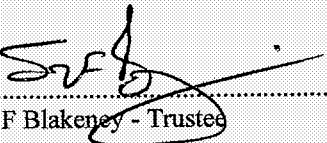
**BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

**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 on .....6/9/22..... 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 £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	6,762	2,663	9,425	7,829
<b>Charitable activities</b>					
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>
<b>Total</b>		<u>373,057</u>	<u>295,501</u>	<u>668,558</u>	<u>501,768</u>
<b>EXPENDITURE ON</b>					
Charitable activities	6				
Advice		354,354	298,492	652,846	513,404
<b>NET INCOME/(EXPENDITURE)</b>		18,703	(2,991)	15,712	(11,636)
<b>Other recognised gains/(losses)</b>					
Actuarial gains on defined benefit schemes		<u>276,000</u>	<u>-</u>	<u>276,000</u>	<u>243,000</u>
<b>Net movement in funds</b>		294,703	(2,991)	291,712	231,364
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<u>648,132</u>	<u>7,719</u>	<u>655,851</u>	<u>424,487</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<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 £
<b>CURRENT ASSETS</b>					
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
<b>CREDITORS</b>					
Amounts falling due within one year	14	(204,001)	-	(204,001)	(209,339)
<b>NET CURRENT ASSETS</b>		<u>318,835</u>	<u>4,728</u>	<u>323,563</u>	<u>228,851</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		318,835	4,728	323,563	228,851
<b>PENSION ASSET</b>	16	624,000	-	624,000	427,000
<b>NET ASSETS</b>		<u>942,835</u>	<u>4,728</u>	<u>947,563</u>	<u>655,851</u>
<b>FUNDS</b>	15				
Unrestricted funds				942,835	648,132
Restricted funds				<u>4,728</u>	<u>7,719</u>
<b>TOTAL FUNDS</b>				<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 £
<b>Cash flows from operating activities</b>			
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>
 <b>Cash flows from investing activities</b>			
Interest received		<u>3,362</u>	<u>45</u>
Net cash provided by investing activities		<u>3,362</u>	<u>45</u>
 <b>Change in cash and cash equivalents in the reporting period</b>		 70,640	 96,755
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>411,546</u>	<u>314,791</u>
 <b>Cash and cash equivalents at the end of the reporting period</b>	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.

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

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

**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 £
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>648,133</u>	<u>7,718</u>	<u>655,851</u>

**12. TANGIBLE FIXED ASSETS**

	Office equipment and furniture £	Computer equipment £	Totals £
<b>COST</b>			
At 1 April 2022 and 31 March 2023	<u>4,545</u>	<u>31,882</u>	<u>36,427</u>
<b>DEPRECIATION</b>			
At 1 April 2022 and 31 March 2023	<u>4,545</u>	<u>31,882</u>	<u>36,427</u>
<b>NET BOOK VALUE</b>			
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 £
<b>Unrestricted funds</b>				
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
	648,132	294,703	-	942,835
<b>Restricted funds</b>				
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
	7,719	(2,991)	-	4,728
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
General fund	373,056	(354,353)	276,000	294,703
<b>Restricted funds</b>				
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)	-	-
	295,502	(298,493)	-	(2,991)
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
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
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
General fund	309,765	(311,239)	243,000	241,526
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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	(738,000)	-
	<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	(61,000)	(36,000)
	<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	1%	2%
	<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%

**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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	1,762	879
Employment allowance	5,000	4,000
Miscellaneous income	<u>2,663</u>	<u>2,950</u>
	9,425	7,829
<b>Other trading activities</b>		
Fundraising events	2,092	3,224
<b>Investment income</b>		
Rents received	816	-
Deposit account interest	<u>3,362</u>	<u>45</u>
	4,178	45
<b>Charitable activities</b>		
Grants	<u>652,863</u>	<u>490,670</u>
<b>Total incoming resources</b>	668,558	501,768
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
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
<b>Support costs</b>		
<b>Finance</b>		
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)
<b>Governance costs</b>		
Independent examiners fee	1,800	1,680
Accountancy	<u>6,550</u>	<u>6,674</u>
	<u>8,350</u>	<u>8,354</u>
<b>Total resources expended</b>	<u>652,846</u>	<u>513,404</u>
<b>Net income/(expenditure)</b>	<u>15,712</u>	<u>(11,636)</u>

This page does not form part of the statutory financial statements