

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

CHARITY  
COMMISSION

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

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

**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	<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 to 10</b>
<b>Cash Flow Statement</b>	<b>11</b>
<b>Notes to the Cash Flow Statement</b>	<b>12</b>
<b>Notes to the Financial Statements</b>	<b>13 to 25</b>

## **BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

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

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

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

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

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

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

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

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

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

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

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

##### **Public benefit - how we help our clients and communities**

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

Our charity's purposes are set out in a document called our 'Memorandum and Articles of Association.' These purposes are 'to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Brighton & Hove and surrounding areas.'

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

##### **Research and campaigns**

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

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

**OBJECTIVES AND ACTIVITIES**

**Volunteers**

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

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

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

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

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

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

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

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

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

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

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

## **BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

### **REPORT OF THE TRUSTEES**

**FOR THE YEAR ENDED 31 MARCH 2025**

#### **FINANCIAL REVIEW**

##### **Financial position**

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

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

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

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

##### **Exit from East Sussex Pension Fund**

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

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

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

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

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

##### **Investment policy and objectives**

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

##### **Reserves policy**

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

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

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

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

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

**FUTURE PLANS**

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

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

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

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

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

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

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

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

**Organisational structure**

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

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

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

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

**Key management remuneration**

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

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

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Wider network**

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

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

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

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

**Risk management**

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

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03794933 (England and Wales)

**Registered Charity number**

1094620

**Registered office**

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

**Trustees**

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

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

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent Examiner**

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

**Bankers**

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

**Chief Executive Officer**

Ms J Carden

**FUNDS HELD AS CUSTODIAN FOR OTHERS**

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

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

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

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

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

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



S W F Blakeney - Trustee



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

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

**Responsibilities and basis of report**

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

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

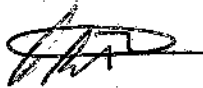
**Independent examiner's statement**

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

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

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

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



Christopher Robert Tyler FCA DChA FCIE

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

Date: 15 March 2025

**BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

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

					2025	2024
	Notes	Unrestricted fund £	Unrestricted funds designated £	Restricted funds £	Total funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>						
Donations and legacies	2	11,060	-	2,689	13,749	6,540
<b>Charitable activities</b>						
Advice	5	338,877	-	458,844	797,721	848,335
Other trading activities	3	1,933	-	-	1,933	1,557
Investment income	4	17,304	-	-	17,304	16,205
<b>Total</b>		<b>369,174</b>	<b>-</b>	<b>461,533</b>	<b>830,707</b>	<b>872,637</b>
<b>EXPENDITURE ON</b>						
Raising funds	6	346	-	-	346	-
<b>Charitable activities</b>						
Advice	7	360,984	2,625	503,761	867,370	813,722
Pension Exit		405,000	-	-	405,000	-
<b>Total</b>		<b>766,330</b>	<b>2,625</b>	<b>503,761</b>	<b>1,272,716</b>	<b>813,722</b>
<b>NET</b>						
<b>INCOME/(EXPENDITURE)</b>		<b>(397,156)</b>	<b>(2,625)</b>	<b>(42,228)</b>	<b>(442,009)</b>	<b>58,915</b>
Transfers between funds	16	(319,880)	319,880	-	-	-
Other recognised gains/(losses)						
Actuarial gains on defined benefit schemes			-	-	-	95,000
<b>Net movement in funds</b>		<b>(717,036)</b>	<b>317,255</b>	<b>(42,228)</b>	<b>(442,009)</b>	<b>153,915</b>
<b>RECONCILIATION OF FUNDS</b>						
Total funds brought forward		1,026,836	31,615	43,025	1,101,476	947,563
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>309,800</b>	<b>348,870</b>	<b>797</b>	<b>659,467</b>	<b>1,101,478</b>

The notes form part of these financial statements.

**BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

**BALANCE SHEET**  
**31 MARCH 2025**

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

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

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

The trustees acknowledge their responsibilities for

- (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.


The notes form part of these financial statements

BRIGHTON AND HOVE CITIZENS ADVICE BUREAU

BALANCE SHEET - continued  
31 MARCH 2025

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

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

  
S W F Blakeney - Trustee

The notes form part of these financial statements

**BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

**CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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

The notes form part of these financial statements

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

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

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

2. ANALYSIS OF CHANGES IN NET FUNDS

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

The notes form part of these financial statements

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

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

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

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

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

**Income**

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

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

Income is only deferred when:

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

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

**Expenditure**

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

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

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

**Tangible fixed assets**

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

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

Only assets over £500 are capitalised.

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

**1. ACCOUNTING POLICIES - continued**

**Taxation**

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

**Fund accounting**

The charity has various funds for which it is responsible:

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

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

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

**Pension schemes**

The charity operates two pension schemes:

**a). Defined Benefit Scheme.**

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

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

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

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

**b). Defined Contribution Scheme.**

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

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



**BRIGHTON AND HOVE CITIZENS ADVICE BUREAU****NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025****2. DONATIONS AND LEGACIES**

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

**3. OTHER TRADING ACTIVITIES**

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

**4. INVESTMENT INCOME**

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

**5. INCOME FROM CHARITABLE ACTIVITIES**

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

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

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

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

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

**BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

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

**5. INCOME FROM CHARITABLE ACTIVITIES - continued**

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

**6. RAISING FUNDS**

**Raising donations and legacies**

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

**7. CHARITABLE ACTIVITIES COSTS**

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

**8. DIRECT COSTS OF CHARITABLE ACTIVITIES**

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

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

**9. SUPPORT COSTS**

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

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

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

**10. TRUSTEES' REMUNERATION AND BENEFITS**

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

**Trustees' expenses**

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

**11. STAFF COSTS**

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

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

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

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

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

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

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 2024**

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

**13. TANGIBLE FIXED ASSETS**

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

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

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

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

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

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

**16. MOVEMENT IN FUNDS**

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

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

**16. MOVEMENT IN FUNDS - continued**

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

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

**BRIGHTON AND HOVE CITIZENS ADVICE BUREAU**

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

**16. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

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

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

**16. MOVEMENT IN FUNDS - continued**

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

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

**Resources expended (2025)**

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

**Restricted Funds**

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

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



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

**16. MOVEMENT IN FUNDS - continued**

9.SGN - Energy advice - outreach.

10.Trussell Trust - Food bank support.

**17. EMPLOYEE BENEFIT OBLIGATIONS**

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

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

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

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

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

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

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

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

**18. RELATED PARTY DISCLOSURES**

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

**19. STATUTORY INFORMATION**

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

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

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

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