

Registered number: 04787378  
Charity number: 1099640

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
(A Company Limited by Guarantee)

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**



**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
**(A Company Limited by Guarantee)**

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**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
**(A Company Limited by Guarantee)**

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

<b>Trustees</b>	H O Finlay, Chair M E Garbett A B D Hall C D Mackendrick, Treasurer A Medler G Palmer R Peters N Schofield J Wheale
<b>Company registered number</b>	04787378
<b>Charity registered number</b>	1099640
<b>Registered office</b>	10a The Arcade Belmont Street Bognor Regis West Sussex PO21 1LH
<b>Independent auditor</b>	Kreston Reeves Audit LLP Statutory Auditor 9 Donnington Park 85 Birdham Road Chichester West Sussex PO20 7AJ

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
**(A Company Limited by Guarantee)**

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

**Trustees' Report**

The Trustees present their report together with the audited financial statements for the year ended 31 March 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and Financial Statements of the Charity.

The Financial Statements have been prepared in accordance with accounting policies set out in the notes to the Financial Statements and comply with the Charity's governing document. This is reference to the Charities Act 2011 and 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, effective 1 January 2019.

**Status and Administration**

The Charity is a registered charity (charity number 1099640) and a company limited by guarantee (company number 04787378). The maximum liability of each member is limited to £1. At 31 March 2025, the Bureau had 9 members.

The Charity is governed by its Memorandum and Articles of Association issued on incorporation on 4 June 2003 and as amended in 2009, 12 September 2011, 21 November 2016 and 30 October 2018 per Charity Commission. The Directors of the Charitable Company are its Trustees for the purposes of Charity Law.

**Decision Making**

The Charity is governed by its Board of Trustees who set the policy of the charity. Policies are implemented by passing resolutions at the Annual General Meeting. The Board consists of elected Trustees and appointed Trustees. Elected Trustees are elected at Annual General Meetings and appointed Trustees are appointed at Ordinary meetings of the Board. The Board meets at least 5 times a year.

**Trustee training and Induction**

Potential new Trustees are sent details of the charity and a short Charity Commission brochure explaining trustees' responsibilities. New Trustees are provided with an induction pack which includes a fuller Charity Commission brochure and details of the charity. The Board looks to recruit Trustees who have skills helpful to the charity and offers training as required.

**Review of Financial Position**

At 31 March 2025, the Charity held reserves of £1,603,759 (2024: £1,329,017) of which £1,415,603 (2024: £1,008,053) were unrestricted, representing the charities free reserves. Unrestricted funds are funds raised, or grants awarded, to the charity with no restriction on use other than they must be used in furtherance of the charity's objectives and comply with the charity's normal financial management requirements.

**Unrestricted Reserves Policy**

The Trustees believe that the charity 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 four months' (£778,005 as at 31st March 2025) operating expenditure.

Reserves exceeding this figure will be allocated towards enhancing support and expanding the management team along with maintaining a buffer to navigate the volatile financial market.

**Restricted reserves**

The funds are restricted by the donor or funder and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances. This includes timing differences between the charity's financial year, and the funding year of the project concerned.

The reserves policy is monitored and reviewed by the Trustees annually.

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Risk Management**

The Trustees assess the major risks to which the Charity may be exposed. This includes operational, financial, regulatory, external and governance risks. This involves identifying the types of risk and putting systems in place to ensure that significant risks are recorded for subsequent monitoring. The Trustees remain satisfied that all insurable risks have been identified and adequately dealt with. Also, that the Charity's exposure to other risks is kept at a minimum. This is by the application of good working practices by the management team, paid staff and volunteers.

**Public Benefit**

The current activities of the Charity are detailed in the annual report. The Trustees confirm that they have referred to the guidance contained in the Charity Commission guidance on public benefit when reviewing the charity's aims and objectives in planning future activities.

**Trustees' Responsibilities**

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' Report 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. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Salary Policy**

The Charity has an internal pay structure for the various roles with each salary calculation being based on a collection of pay grades per hour relating to the specific role and capabilities. The pay structure provides a transparent framework for managing employees' salary, pay increases and career progression, as well as ensuring equal pay. There is an annual pay review, but this does not guarantee an annual salary increase. If appropriate, and funding is available, an annual pay award may be made, which can:

- prevent the gap developing between current pay rates and market rates;
- stay in line (or close to) inflation rates where possible; and
- reward staff in the event of an organisational change.

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Disclosure of information to the auditor**

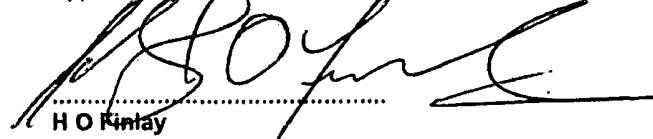
In so far as the Trustees are aware;

- There is no relevant audit information of which the Charitable Company's auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

**Auditors**

The audit registration of Kreston Reeves LLP was transferred to Kreston Reeves Audit LLP on 6th October 2025. Kreston Reeves Audit LLP were formally appointed as auditor to the charity on 6th October 2025.

Approved by order of the members of the board of Trustees and signed on their behalf by:



.....  
H O Kintay  
Chair  
Date: 24<sup>th</sup> Nov 2025.

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ARUN AND CHICHESTER CITIZENS  
ADVICE BUREAU**

**Opinion**

We have audited the financial statements of Arun and Chichester Citizens Advice Bureau (the 'charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ARUN AND CHICHESTER CITIZENS  
ADVICE BUREAU (CONTINUED)**

**Other information**

The other information comprises the information included in the Annual Report other than the financial statements and our Auditor's Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Opinion on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' Report and from the requirement to prepare a Strategic Report.

**Responsibilities of trustees**

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.



**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ARUN AND CHICHESTER CITIZENS  
ADVICE BUREAU (CONTINUED)**

**Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

*Capability of the audit in detecting irregularities, including fraud*

Based on our understanding of the charity and the sector as a whole, and through discussion with the Trustees and other management (as required by auditing standards), we identified that the principal risks of noncompliance with laws and regulations related to health & safety, employment law and the Charities Act 2011. We considered the extent to which noncompliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities SORP (FRS 102) Second Edition (released October 2019), the Companies Act 2006 and other relevant charity legislation. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. We evaluated Trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks related to posting inappropriate journal entries to increase income or reduce expenditure. Audit procedures performed by the engagement team included:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud, and review of the reports made by management; and
- Assessment of identified fraud risk factors; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Reading minutes of meetings of those charged with governance, reviewing internal audit reports and reviewing correspondence with relevant tax and regulatory authorities; and
- Review of significant and unusual transactions and evaluation of the underlying financial rationale supporting the transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or

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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ARUN AND CHICHESTER CITIZENS  
ADVICE BUREAU (CONTINUED)**

error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my Auditor's Report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of my Auditor's Report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

*Kreston Reeves Audit LLP*

**Lucy Hammond BSc FCA (Senior Statutory Auditor)**

for and on behalf of

**Kreston Reeves Audit LLP**

Statutory Auditor

Chichester

Date: 28 November 2025

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
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**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income from:</b>					
Donations and legacies	3	18,749	-	18,749	3,020
Charitable activities	4	357,823	5,389,329	5,747,152	5,692,844
Other trading activities	5	5,243	276,660	281,903	19,386
Investments		12,863	-	12,863	24,736
<b>Total income</b>		<b>394,678</b>	<b>5,665,989</b>	<b>6,060,667</b>	<b>5,739,986</b>
<b>Expenditure on:</b>					
Charitable activities	6	261,041	5,524,884	5,785,925	5,098,093
<b>Total expenditure</b>		<b>261,041</b>	<b>5,524,884</b>	<b>5,785,925</b>	<b>5,098,093</b>
<b>Net income</b>		<b>133,637</b>	<b>141,105</b>	<b>274,742</b>	<b>641,893</b>
Transfers between funds	12	273,913	(273,913)	-	-
<b>Net movement in funds</b>		<b>407,550</b>	<b>(132,808)</b>	<b>274,742</b>	<b>641,893</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		1,008,053	320,964	1,329,017	687,124
Net movement in funds		407,550	(132,808)	274,742	641,893
<b>Total funds carried forward</b>		<b>1,415,603</b>	<b>188,156</b>	<b>1,603,759</b>	<b>1,329,017</b>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 12 to 24 form part of these financial statements.

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
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**REGISTERED NUMBER: 04787378**

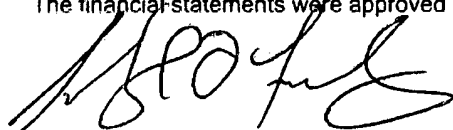
**BALANCE SHEET**  
**AS AT 31 MARCH 2025**

	Note	2025 £	2024 £
<b>Current assets</b>			
Debtors	10	478,527	289,571
Cash at bank and in hand		2,062,153	1,739,913
		<u>2,540,680</u>	<u>2,029,484</u>
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	11	(936,921)	(700,467)
<b>Net current assets</b>		<u>1,603,759</u>	<u>1,329,017</u>
<b>Total assets less current liabilities</b>		<u>1,603,759</u>	<u>1,329,017</u>
<b>Total net assets</b>		<u>1,603,759</u>	<u>1,329,017</u>
<b>Charity funds</b>			
Restricted funds	12	188,156	320,964
Unrestricted funds	12	1,415,603	1,008,053
<b>Total funds</b>		<u>1,603,759</u>	<u>1,329,017</u>

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



H O Finlay

Date: 24/11/25

The notes on pages 12 to 24 form part of these financial statements.

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
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**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	<b>Note</b>	<b>2025 £</b>	<b>2024 £</b>
<b>Cash flows from operating activities</b>			
Net cash used in operating activities	14	<b>309,377</b>	851,320
<b>Cash flows from investing activities</b>			
Dividends, interests and rents from investments		<b>12,863</b>	24,736
<b>Net cash provided by investing activities</b>		<b>12,863</b>	<b>24,736</b>
<b>Change in cash and cash equivalents in the year</b>		<b>322,240</b>	<b>876,056</b>
Cash and cash equivalents at the beginning of the year		<b>1,739,913</b>	863,857
<b>Cash and cash equivalents at the end of the year</b>	15	<b>2,062,153</b>	1,739,913

The notes on pages 12 to 24 form part of these financial statements

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**1. General information**

Arun and Chichester Citizens Advice Bureau is a private charitable company, limited by guarantee, incorporated in England and Wales. The registered office is 10a The Arcade, Belmont Street, Bognor Regis, West Sussex, England, PO21 1LH.

The financial statements are presented in sterling and rounded to the nearest £1.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Arun and Chichester Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**2.2 Going concern**

The financial statements have been prepared on a going concern basis. The core funding in 2024/2025 amounted to £330,350 which is 5.7% of the charity's income. A Core funding contract is in place from September 2022 with WSCC for a funding contract of up to 7 years. At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and therefore have prepared the financial statements on a going concern basis.

**2.3 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are recognised in the year in which they are receivable.

Other trading activities include the provision of office accommodation at a reduced rent.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS102).

**2.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Where allowed under the terms of the grant, volunteer costs are included as an expense apportioned on a percentage of full time equivalents. Support costs are allocated to each fund based on the full time equivalent of staff working on that fund. This percentage is applied to the cost incurred.

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**2. Accounting policies (continued)**

**2.4 Expenditure (continued)**

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives.

Expenditure of £2,500 or less on any individual equipment is charged as an expense in the Statement of Financial Activities.

Computer upgrades and furniture/equipment replacements are written off in the year of purchase.

All expenditure is inclusive of irrecoverable VAT.

**2.5 Taxation**

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the 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 of the 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.

**2.6 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**2.7 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.8 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Deferred income represents the amounts receivable for future periods, as specified by the donors or grant makers, and is related to incoming resources in the period for which it has been received.

**2.9 Financial instruments**

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**2.10 Operating leases**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the lease term.

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**2. Accounting policies (continued)**

**2.11 Pensions**

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year. Differences between contributions payable and contributions actually paid are shown as either accruals or prepayments at the year-end.

**2.12 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**3. Income from donations and legacies**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Donations	18,749	18,749

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Donations	3,020	3,020

**4. Income from charitable activities**

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Grants	331,823	5,389,329	5,721,152
Notional rents - benefits in kind	26,000	-	26,000
	<u>357,823</u>	<u>5,389,329</u>	<u>5,747,152</u>



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**4. Income from charitable activities (continued)**

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Grants	326,486	5,340,358	5,666,844
Notional rents - benefits in kind	26,000	-	26,000
	<u>352,486</u>	<u>5,340,358</u>	<u>5,692,844</u>

Where appropriate, the rent and grant income figures include the value of free or subsidised accommodation.

**5. Income from other trading activities**

**Income from non charitable trading activities**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Contract income	-	276,660	276,660
Misc income	5,243	-	5,243
	<u>5,243</u>	<u>276,660</u>	<u>281,903</u>

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Contract income	-	12,340	12,340
Misc income	6,126	-	6,126
Student placement	920	-	920
	<u>7,046</u>	<u>12,340</u>	<u>19,386</u>

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**6. Analysis of expenditure on charitable activities**

**Summary by fund type**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Salaries, NI and employer's pension contribution	169,290	1,870,902	<b>2,040,192</b>
Staff and volunteer costs	23,941	-	<b>23,941</b>
Premises plus office expenses	40,447	185,214	<b>225,661</b>
Expenditure on grant projects	-	3,454,303	<b>3,454,303</b>
Misc expenses	2,136	-	<b>2,136</b>
Governance and bank charges	25,227	14,465	<b>39,692</b>
	<b>261,041</b>	<b>5,524,884</b>	<b>5,785,925</b>

Included within governance costs of £39,692 (2024: £15,094) is audit fees of £14,000 (2024: £12,660), accountancy fees of £1,500 (2024: £Nil) legal and professional fees of £19,080 (2024: £2,020), bank charges of £200 (2024: £109), trustee expenses of £26 (2024: £Nil) and other miscellaneous governance costs of £4,886 (2024: £305).

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Salaries, NI and employer's pension contribution	32,392	1,562,891	1,595,283
Staff and volunteer costs	13,630	-	13,630
Premises plus office expenses	2,052	215,863	217,915
Expenditure on grant projects	-	3,254,878	3,254,878
Misc expenses	1,293	-	1,293
Governance and bank charges	15,094	-	15,094
	<b>64,461</b>	<b>5,033,632</b>	<b>5,098,093</b>

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**7. Auditor's remuneration**

	<b>2025</b> <b>£</b>	<b>2024</b> <b>£</b>
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	<b>14,000</b>	12,660
Fees payable to the Charity's auditor in respect of:		
Other advisory services	<b>1,360</b>	-
The preparation of the Charity's annual accounts	<b>1,500</b>	-
	<u><b>14,860</b></u>	<u>12,660</u>

**8. Staff costs**

	<b>2025</b> <b>£</b>	<b>2024</b> <b>£</b>
Wages and salaries	<b>1,872,802</b>	1,473,446
Social security costs	<b>136,991</b>	99,296
Contribution to defined contribution pension schemes	<b>30,399</b>	22,541
	<u><b>2,040,192</b></u>	<u>1,595,283</u>

The average number of persons employed by the Charity during the year was as follows:

	<b>2025</b> <b>No.</b>	<b>2024</b> <b>No.</b>
General/Admin	<b>26</b>	18
National Lottery - Home Visiting	<b>4</b>	4
Household Support Fund	<b>13</b>	8
Financial Capability (Multiply)	<b>7</b>	8
Energy Projects	<b>38</b>	30
Social Prescribing	<b>6</b>	5
All other small projects	<b>13</b>	14
	<u><b>107</b></u>	<u>87</u>

The average headcount expressed as full-time equivalents was:

	<b>2025</b> <b>No.</b>	<b>2024</b> <b>No.</b>
Full-time equivalents	<b>69.7</b>	57.7
	<u><b>69.7</b></u>	<u>57.7</u>

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**8. Staff costs (continued)**

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	<b>2025</b>	<b>2024</b>
	<b>No.</b>	<b>No.</b>
In the band £60,001 - £70,000	<b>1</b>	<b>1</b>

The Trust considers its key management personnel comprised of the Chief Executive Officer, Finance Manager, Operations Manager, and one Project Manager (2024: Chief Executive Officer, Finance Manager, Operations Manager, Service Delivery Manager, and two Project Managers).

The total employment benefits including employer pension contributions of the key management personnel were £194,502 (2024: £227,106).

**9. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, expenses totalling £26 were reimbursed or paid directly to 1 Trustee (2024 - £NIL to no trustees).

**10. Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Due within one year</b>		
Other debtors	<b>474,780</b>	279,689
Prepayments and accrued income	<b>3,747</b>	9,882
	<b>478,527</b>	289,571

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**11. Creditors: Amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade creditors	<b>336,307</b>	288,102
Other taxation and social security	<b>30,882</b>	27,204
Accruals and deferred income	<b>569,732</b>	385,161
	<b>936,921</b>	700,467
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Deferred income at 1 April 2024	<b>233,633</b>	456,345
Resources deferred during the year	<b>158,557</b>	233,633
Amounts released from previous periods	<b>(233,633)</b>	(456,345)
	<b>158,557</b>	233,633

Deferred income relates to income received during the year that relates to projects carried out post-year-end.

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**12. Statement of funds**

**Statement of funds - current year**

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
<b>Unrestricted funds</b>					
General Fund	1,008,053	394,678	(261,041)	273,913	1,415,603
<b>Restricted funds</b>					
Arun DC (Debt & Prosperity Fund)	-	76,680	(76,860)	180	-
Bognor Foodbank	-	21,242	(16,375)	-	4,867
Chichester County Council	-	32,760	(32,691)	(69)	-
Chichester D.C Energy	-	20,000	(19,832)	(168)	-
Chichester Foodbank	-	36,584	(24,432)	-	12,152
Cit A (Energy & Core Service)	-	20,322	(20,185)	(137)	-
Energy Redress 2 & 3	-	231,748	(231,717)	(31)	-
Food Partnership (inc ADC/FFCC)	-	71,774	(58,366)	-	13,408
Fuel Vouchers East Sussex	-	11,280	(11,407)	127	-
Henry Smith - Mental Health	-	60,694	(60,634)	(60)	-
MaPS	-	55,860	(55,789)	(71)	-
National Lottery - Home Visiting	-	94,036	(93,949)	(87)	-
Multiply	-	144,650	(124,800)	(19,850)	-
SGN Carers	-	60,135	(59,580)	-	555
Social Prescribing	-	102,406	(102,284)	(122)	-
Tackling Fuel Poverty Together	-	236,419	(280,784)	44,365	-
WSCC HSF & Energy Advice	-	2,549,608	(2,549,484)	(124)	-
UKPN Fuel Poverty 1 & 2 / Carbon	320,964	1,830,343	(1,696,134)	(297,999)	157,174
Other	-	9,448	(9,581)	133	-
	<b>320,964</b>	<b>5,665,989</b>	<b>(5,524,884)</b>	<b>(273,913)</b>	<b>188,156</b>
<b>Total of funds</b>	<b>1,329,017</b>	<b>6,060,667</b>	<b>(5,785,925)</b>	<b>-</b>	<b>1,603,759</b>

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**12. Statement of funds (continued)**

**Arun DC (Debt and Prosperity Fund)**- To work with clients with high levels of debt who have difficulties managing their finances. Support and guidance provided to improve clients' overall financial position allowing them to better manage their commitments.

**Bognor Regis Foodbank** - Supporting users of the Bognor Regis Foodbank to maximise their income.

**Chichester DC Energy** - Providing an energy helpline supporting residents with energy advice.

**Chichester Foodbank** - Supporting users of the Chichester Foodbank to maximise their income.

**Cit A Energy Projects** - Providing consumers assistance with energy tariffs, benefits, and support available, ways to reduce energy bills and maximise energy efficiency and raise Carbon Monoxide awareness.

**Energy Redress (2 and 3)** - Developing a regional energy advice service single point of contact. Training is given to our core service advisers to upskill them in delivering energy advice and to make sure that they can recognise fuel poverty and offer light touch energy advice or refer to specialists if needed.

**Food Partnership (inc ADC/FFCC)** - Develop food coordination and support services to enable a move from food reliance to food resilience.

**Fuel Voucher Scheme (East Sussex)** - Administrative support to Hastings LCA in issuing fuel vouchers to those facing a financial crisis.

**Henry Smith - Mental Health** - Provide outreach service at Chapel Street Clinic in Chichester (Pilot originally funded by a private donor)

**MaPS** - Deliver debt advice to clients leading on to specialist case work.

**Multiply WSCC** - To provide numeracy champions to provide money management and numeracy skills to those who are most disenfranchised in need of support.

**National Lottery – Home Visiting** - Home visits to provide advice to clients who are unable to visit a centre.

**SGN Carers** - A carers focused project funded by SGN and delivered by ACCA and Carers Support West Sussex ('CSWS') where CSWS provides training to ACCA staff to identify and refer carers and ACCA provide training to CSWS to identify and refer carers in fuel poverty and ACCA delivering energy advice services to carers.

**Social Prescribing** - Link workers, based in GP surgeries in Littlehampton, Rustington, East Preston, and Angmering, to provide a holistic approach to patient's well-being.

**Tackling Fuel Poverty** - A partnership funded by SGN, SSEN and SW to target people within the Nice Vulnerable Group list and located in areas of deprivation/high fuel poverty. The project is delivered in Arun, Chichester, Crawley, Hasting, Rother and Eastbourne. ACCA subcontracts with other LCAs to deliver the service outside its core area.

**UKPN- Fuel Poverty and Carbon** - Working with other Citizens Advice in Sussex and Essex, to focus on providing a low carbon transmission service to vulnerable UKPN customers by helping them to make their homes more energy efficient.

**WSCC & Energy Advice** - One-stop shop for all energy related queries for residents. Providing light touch and specialist Energy advice via telephone and video services.

**Household Support Fund (HSF)** - Grants to support those at risk of fuel poverty by helping with costs of fuel & water debts, providing warm clothing/household items & energy-efficient white goods.

Other funds includes:

**Agility Eco** - Working with other LCA to support clients who are most vulnerable to fuel poverty with upgrades to reduce bills and make their homes warmer.

**Ford Prison** - To support inmates with a range of issues including debt, benefits, housing, employment and budgeting advice.

**Homes for Ukraine** - Working with partner organisations to support all aspects of well-being of sponsors, guests and families who are part of the Homes for Ukraine scheme.

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**12. Statement of funds (continued)**

**Statement of funds - prior year**

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>					
General Fund	687,124	387,288	(64,462)	(1,897)	1,008,053
<b>Restricted funds</b>					
Arun DC - Debt Landlord	-	84,333	(84,505)	172	-
Bognor Regis Food Bank	-	25,852	(25,866)	14	-
Chichester DC Energy	-	10,000	(10,126)	126	-
Chichester Foodbank Adviser	-	28,607	(28,669)	62	-
Cit A Energy Projects	-	49,155	(49,200)	45	-
Community Food Growing	-	5,957	(5,957)	-	-
Dementia Support Outreach	-	4,200	(5,568)	1,368	-
Digital Money Coach	-	2,751	(2,833)	82	-
Energy Redress (1 & 2)	-	224,359	(226,432)	2,073	-
Food Poverty	-	98,700	(98,773)	73	-
Fuel Voucher Scheme (East Sussex)	-	12,340	(12,367)	27	-
Henry Smith - Mental Health	-	56,889	(56,903)	14	-
MaPS	-	55,860	(55,865)	5	-
Multiply	-	154,650	(154,740)	90	-
National Lottery - Home Visiting	-	90,169	(90,186)	17	-
Social Prescribing	-	80,971	(80,972)	1	-
Tackling Fuel Poverty Together	-	220,650	(220,715)	65	-
WSCC HSF & Energy Advice	-	2,779,461	(2,777,055)	(2,406)	-
UKPN Fuel Poverty 1 & 2 / Carbon	-	1,319,608	(998,644)	-	320,964
Other	-	48,186	(48,255)	69	-
	-	5,352,698	(5,033,631)	1,897	320,964
<b>Total of funds</b>	687,124	5,739,986	(5,098,093)	-	1,329,017



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**NOTES TO THE FINANCIAL STATEMENTS**  
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**13. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Current assets	2,352,524	188,156	<b>2,540,680</b>
Creditors due within one year	(936,921)	-	<b>(936,921)</b>
<b>Total</b>	<b>1,415,603</b>	<b>188,156</b>	<b>1,603,759</b>

**Analysis of net assets between funds - prior year**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Current assets	1,708,520	320,964	2,029,484
Creditors due within one year	(700,467)	-	(700,467)
<b>Total</b>	<b>1,008,053</b>	<b>320,964</b>	<b>1,329,017</b>

**14. Reconciliation of net movement in funds to net cash flow from operating activities**

	<b>2025 £</b>	<b>2024 £</b>
Net income for the year (as per Statement of Financial Activities)	<b>274,742</b>	641,893
<b>Adjustments for:</b>		
Dividends, interests and rents from investments	<b>(12,863)</b>	(24,736)
Decrease/(increase) in debtors	<b>(188,956)</b>	1,079,522
Increase/(decrease) in creditors	<b>236,454</b>	(845,359)
<b>Net cash provided by operating activities</b>	<b>309,377</b>	851,320

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**15. Analysis of cash and cash equivalents**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Cash in hand	<b>2,062,153</b>	<b>1,739,913</b>
	<u><u>2,062,153</u></u>	<u><u>1,739,913</u></u>

**16. Analysis of changes in net debt**

	<b>At 1 April</b>	<b>Cash flows</b>	<b>At 31 March</b>
	<b>2024</b>	<b>£</b>	<b>2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Cash at bank and in hand	<b>1,739,913</b>	<b>322,240</b>	<b>2,062,153</b>
	<u><u>1,739,913</u></u>	<u><u>322,240</u></u>	<u><u>2,062,153</u></u>

**17. Pension commitments**

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge included within the Statement of Financial Activities represents contributions payable by the Charity to the fund and amounted to £30,399 (2024 - £22,541). The outstanding amount owed to the pension scheme at the year end was £Nil (2024: £Nil), and is included in creditors.

**18. Operating lease commitments**

At 31 March 2025 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Land, buildings and other</b>		
Not later than 1 year	<b>6,448</b>	<b>6,976</b>
Later than 1 year and not later than 5 years	<b>14,669</b>	<b>12,669</b>
	<u><u>21,117</u></u>	<u><u>19,645</u></u>

The Company has made payments totalling £7,451 (2024: £17,645), which are recognised as an expense in the Statement of Financial Activities.

**19. Related party transactions**

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2025.