CITIZENS ADVICE CENTRAL DORSET LIMITED

England & Wales · Charity number 1089018

Details

Other names	CITIZENS ADVICE DORCHESTER, SHERBORNE AND DISTRICTS AND NORTH DORSET LIMITED, DORCHESTER AND DISTRICT CITIZENS ADVICE BUREAU, DORCHESTER, SHERBORNE AND DISTRICTS CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	04188591
Registered	2001-10-24
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Central Dorset 1 Acland Road Dorchester Dorset DT1 1JW
Phone	01305262525

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY THROUGHOUT ENGLAND AND WALES BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: Helping people to resolve legal, money and other problems, by providing free information and advice and by informing policy makers.

Classification

- **How:** Provides Human Resources, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** DORCHESTER, SHERBORNE AND ITS SURROUNDING AREAS
- Dorset

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,366,596	£1,317,804	£528,412	51
2024-03-31	£1,165,037	£1,108,842	£479,620	49
2023-03-31	£1,118,106	£1,118,023	£398,516	46
2022-03-31	£987,714	£1,044,009	£398,433	44
2021-03-31	£1,042,994	£979,262	£454,728	45

Trustees

Name	Role	Appointed
Christopher Balfe		2024-02-24
Dr Emmanuella Onyinye Ejime		2025-08-04
Dr Kunal Dineshchandra KANSARA		2023-11-01
Ivana Ercegovic		2024-08-07
Juan Nicolas Gregori y Ribes		2025-08-04
Kenneth Hunter		2026-02-09
PETER DALE GREEN		
Stephen Beare		2019-03-06
Stephen Payne		2024-02-14
Stuart Dawson		2021-11-24
Tabitha Baker		2024-08-07
Tracy McGregor		2021-11-24

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CITIZENS ADVICE CENTRAL DORSET LIMITED

England & Wales - Charity number 1089018

Accounts

Company Registration No. 04188591 (England and Wales)

Charity Registration No. 1089018

CITIZENS ADVICE CENTRAL DORSET LIMITED

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2025

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

Charity Information	1
Report of the Trustees	2-8
Independent Auditors' Report	9-11
Statement of Financial Activities	12
Balance Sheet	13
Statement of Cash Flows	14
Notes to the Financial Statements	15-23

CITIZENS ADVICE CENTRAL DORSET LIMITED

CHARITY INFORMATION
FOR THE YEAR ENDED 31st MARCH 2025

TRUSTEES:	Mr S C Dawson (Chair appointed 07.08.24) Mr A Goldsack (resigned 16.12.24) Mr S Abis (resigned 26.06.24) Mr C Balfe Dr T Baker (appointed 07.08.24) Mr S P Beare Mr D A Collins (resigned 16.12.24) Mr J-P Dervley Ms I Ercegovic (appointed 07.08.24) Mr P D Green Ms S. Howard (resigned 30.07.24) Dr K Kansara Ms T McGregor Mr S. Payne Ms T Warr (appointed 07.08.24)
COMPANY SECRETARY:	Mr R J Baker
CHIEF OFFICER:	Mr D Cadisch
REGISTERED OFFICE:	1 Acland Road Dorchester Dorset DT1 1JW
CHARITY NUMBER:	1089018
COMPANY NUMBER:	04188591 (England and Wales)
AUDITOR:	Scott Vevers Ltd Chartered Accountants & Statutory Auditors 65 East Street, Bridport, Dorset DT6 3LB
BANKERS:	Barclays Bank Plc 10 South Street Dorchester Dorset DT1 1BT CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ

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

The Trustees, who are also directors of the charity for the purposes of the Companies Act, present their report together with the financial statements of the charity for the year ended 31st March 2025. They are also prepared in order to meet the requirements for a directors' report and accounts for Companies Act purposes.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, applicable law and the requirements of the 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).

Objectives and Activities

Objects and aims

The object of the charity is to assist local people in resolving their legal, financial and other problems by providing information and advice and by influencing policy makers.

The aim of Citizens Advice Central Dorset is to provide the advice people need for the problems that they face and flowing from this, to campaign for improvements to policies and practices that affect their lives. Our core principles are to:

- value and respect diversity
- promote equality and equity
- challenge discrimination and unfairness
- work together and value the contribution of colleagues

We give free, confidential, independent and impartial advice to anyone, regardless of age, race, gender, ethnic origin, sexual orientation, disability or religious belief.

These principles guide our provision of services: a service that has to be responsive to changing community needs, influential with those responsible for meeting these needs and focused on developing the awareness of rights and responsibilities.

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Citizens Advice aims and objectives and in deciding the activities undertaken by Citizens Advice during the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Business Planning

The Business Development Plan 2025-2028, adopted in May 2025, updated our strategy for achieving the aims and objectives of the organisation over the next three years. The Plan describes the strategic priorities and using a number of appendices to describe and evaluate different aspects of the organisation, set out an Operational Action Plan for the three years.

The strategic priorities for 2024/25 were:

- Resilient, inclusive and valued workforce with capacity to deliver our advice service locally and across the Dorset Council area.
- Accessible Advice – the provision of quality, timely advice for everyone according to their need, by the most appropriate channel, within available resources and capacity.
- Influence – use evidence to develop and contribute to research and campaigns activity that leads to improvements in national and local policy and practice.
- Resource sustainability – to ensure our continued existence and future proof our work whilst delivering value for money
- Work in partnership – to meet the needs of our clients by working with a diverse range of partners across the Dorset Council area and beyond.

Our focus during the year has been on maintaining a high quality advice service to clients at a time when household budgets have remained under extreme pressure due to the cost of living crisis.

While our overall objective of focussing on the needs of vulnerable clients does not change from year to year, the issues with which we are presented are continuing to become increasingly complex and numerous. During 2024 much of our workload continued to involve helping our clients with issues around Personal Independence Payments (PIP), Universal Credit (UC) and other benefit issues. The number of clients who contacted us increased again, with a 14% increase in the number of clients seen over 2023/24.

Monitoring of progress

The Operational Action Plan is used by the senior management team to record progress against implementation of the Business Plan. The plan is reviewed quarterly at a senior management team meeting and a Red/Amber/Green flag given to each individual action.

The Risk Assessment is also reviewed on a quarterly basis and any new actions arising as a result are added to the Operational Action Plan.

A progress report is then presented quarterly to the Trustee Board, highlighting actions rated as Red, and any significant changes to the Risk Assessment.

Significant activities

Our core advice service was available face-to-face in our main offices (Dorchester, Sherborne, Gillingham, Weymouth & Portland) and our 20 outreaches. The proportion of advice provided via phone (through the Dorset Adviceline) and email remained at a higher level while video consultations have also been made available.

Dorset Council is our key partner, having commissioned the provision of advice, information and guidance services in the county and awarding us the contract, working with the two other Dorset County Citizens Advice offices. Our current contract finishes at the end of September 2026 so we are working closely with Dorset Council to secure the next round of funding.

In addition to our general advice, we continue to run a number of projects that provide advice and support to specific client groups or subject areas:

- Macmillan Welfare benefits service – advice to people and their families affected by cancer
- GP Surgeries Project – advice delivered to patients in 10 GP practices
- Access to Justice – advice delivered to clients to obtain timely legal remedies
- Mental Health inpatients service – advice to inpatients of Forston Clinic in Dorchester and Linden Unit in Weymouth
- Refugee Resettlement Project – advice to refugees from Ukraine, Syria and Afghanistan
- Income maximisation – benefits advice, applications for discretionary payments and grants
- Debt/Wessex Water – specialist advice on managing debt
- Energy Advice – advice on energy-related issues
- Employment Unit – providing specialist advice with employment disputes
- Kushti Bok – advice for members of the Gypsy, Roma and Traveller communities
- Money Advice Service – helping clients to manage their money
- Big4Littlemoor – outreach advice service in Littlemoor
- Rough Sleepers Initiative – benefits and debt advice for rough sleepers and those threatened with homelessness
- Gillingham, Westham & Portland Foodbanks – outreach advice service at these Foodbanks

Contribution of Volunteers

The organisation continues to experience high demand from local people which could not be met without the help of the 122 volunteers (including 10 Trustees), who are involved in all aspects of the day to day running of Citizens Advice. While the main area of volunteer activity is the provision of advice, other people volunteer in administrative and secretarial roles. Volunteers contributed approximately 41,236 hours of work during the year, valued at £645,614. The cost of living crisis has put increased pressure on our under-

privileged client base, which translates into higher levels of stress for our volunteers. They have proved highly adaptable and risen to the challenge magnificently; without them the charity would be unable to operate, and every effort is made to support and encourage them. Whilst largely reliant on unpaid volunteers to provide advice, these volunteers need to be supported by a nucleus of paid professional staff. The ability to raise funds to provide this core service is increasingly critical with both public and private sources of funding under growing pressure. The recruitment, training and retention of volunteer advisers is becoming more challenging.

Achievements and Performance

Figures for 2024/25

Our staff dealt with 10,550 clients during the year - a 14% increase on last year. Clients presented with a total of 38,936 issues. We succeeded in gaining £8 million in income for our clients which represents a 19% increase on 2023/24. The staff also supported clients to write off £524,030 in debts.

The main areas of advice by category were shows the following:
Benefits (including Universal Credit and PIP) 36.7% (2023/24: 44%)
Charitable support & food bank 26% (2023/24: 14%)
Debt 7.9% (2023/24: 10%)
Housing 6.6% (2023/24: 8%)
Utilities & communication 3.6% (2023/24: 4%)
Employment 2.9% (2023/24: 3%)
Relationships 2.8% (2023/24: 3%)
All other 13.5% (2023/24: 14%)

The ways in which clients contact us continues to evolve. The proportion of clients who we saw face-to-face in one of our 4 main offices, or 20 outreaches, continued to increase this year to 27% (2024: 26%, 2023: 24%, 2022: 13%) while the rest were handled via telephone, email or letter.

Financial Review

The Statement of Financial Activities shows a surplus of £48,792 for the year (2023/24: £56,195), demonstrating a resilient performance despite the economic and operational pressures.

Total income for the year was £1,366,596, with 40% coming from unrestricted grants, donations and commissions which fund our core costs and the rest from contracting bodies to deliver specific projects ('restricted' income).

Dorset Council provide us with c.41% of our total income. This consists of the main grant that supports our general advice service (which remained at the contracted level) and the additional funding for specialist support on the cost of living, rough sleepers and refugee resettlement programmes. Town and certain Parish Councils also provide grants to support local offices, and we received generous donations from Corton Hill, Cooper-Dean Foundation and Valentine Trusts.

Our restricted income increased c.30% from the previous year. This growth was primarily due to the two multi-year projects secured in the second part of 2023/24:

- National Lottery grant supporting the Gypsy, Romany, Traveller community project, worth £750,000 over 5 years and £136,000 in 2024/25 (2023/24: 32,000)
- Access to Justice grant from the Ministry of Justice to support the Dorset Employment Unit, worth £500,000 over 5 years and £100,000 in 2024/25 (2023/24: £8,000)

The funding on other main projects remained at similar levels compared with the prior year. We continue to attract smaller contracts through close co-operation with local partners, including several food banks.

Total expenditure for the year amounted to £1,317,804, an increase of 19% which is broadly in line with the change in our income. Salaries remain the major cost element, accounting for 80% of total overheads, consistent with the prior year. The other main contributors to the increase in costs are partnership payments

to other Citizens Advice offices for delivering joint projects (£23,000 higher in 2024/25) and disbursements to clients (£30,000) which were fully funded by the Glasspool grant.

Reserves Policy
Our reserves at the year end comprise:

	£
Restricted funds for projects	92,672
Free reserves	435,740
Total	**528,412**

At 31st March 2025 unrestricted reserves represented just under 4 months of operating costs. The Trustees consider this level appropriate to ensure continuity of services in the event of a significant drop in funding or unexpected expenditure.

The Trustee Board reviews the reserves policy annually and aims to keep sufficient funds in reserve to allow the organisation to operate for a period of between three and six months in the absence of any income.

Future Plans
Our Business Development Plan 2025-2028 sets out our strategy for the current three year period, as we continue to develop services according to our key principles of equality of access and tackling social justice against a background of challenges for our clients and the voluntary sector. We continue to work with partners and stakeholders to deliver our objectives and we recognise that we cannot deliver for clients by working alone. This is particularly through Citizens Advice in Dorset, the consortium of three local Citizens Advice offices in the Dorset Council area, with whom we are delivering the Dorset Council contract. We are looking to position ourselves for the future success of delivering this Advice, Information and Guidance contract which currently expires in September 2026.

The organisation continues to support many clients who are experiencing crisis and this places additional strain on our resources. In order to cope with this demand, we will need to maintain and support our strong volunteer base, as well as focusing on recruitment for volunteer advisers across our offices. We will also focus on attracting new funding opportunities for project work, and look for ways to diversify our funding streams.

Our future plans include developing a Law Centre model in the Dorset Council area which will allow us to expand our specialist services for clients, including in the areas of immigration, employment, welfare benefits and housing. Our management team is also focused on developing recruitment across the organisation which assists us to meet demand and further improve our diversity representation to match our community.

Post Year End Events
Funding of our long-standing GP surgery outreach project was not renewed beyond June 2025. We are actively exploring alternative funding sources and delivery models to enable us to continue providing this service.

Structure, Governance and Management
Governing Document
The charity is a company limited by guarantee. It is governed by its Memorandum and Articles of Association originally dated 28th March 2001, with five subsequent amendments up to 12th March 2019.

Recruitment and appointment of new Trustees
The year saw our longstanding Trustee Adrian Goldsack stand down as Chair of Trustees. The organisation recognised his outstanding contribution to Citizens Advice, including volunteering as adviser and Trustee. Our existing Trustee Board member Stuart Dawson successfully stepped up into the role. Our long serving Treasurer David Collins also stepped down during the year. Again, the organisation expressed its gratitude to David for his long service and dedication to maintaining a robust financial position. Trustees have been

recruited via a rigorous independent process with specific remits based on the skills audit which is completed annually. All Trustees are actively involved in one of the Board sub-committees.

A skills audit of the Trustee Board is carried out annually and a peer review process is operating. During the year, 3 new Trustees joined the Board and 4 resigned.

Trustee induction
New Trustees are invited to meet key members of staff and volunteers, either in person or virtually, and encouraged to attend a meeting of each sub-committee. They are also briefed on their legal obligations under charity and company law, the contents of the Memorandum and Articles of Association, recent financial performance and the future financial and objective plans of the charity. Given the changes to the Trustee Board in recent years, we assign each new member an existing Trustee as a mentor to ease their introduction into the organisation.

Long-standing Trustees
As part of the Trustee recruitment process, the Trustee Board also considers the status of the long-standing Trustee members. During the year, it was agreed to retain Peter Green as a Trustee due to his significant contribution to the Board and People sub-committee regarding safeguarding and Equity Diversity and Inclusion topics as well as his links with our partner organisation.

Organisational Structure
The Board of Trustees hold at least four ordinary meetings in each year and may hold such other ordinary meetings as are required. The quorum for these meetings is the greater of one third of the members of the Board of Trustees, or three members. Board attendance during the year has been consistently high, with two meetings held virtually and two in person. The Board also conducts its business through the use of sub-committees for People, Business Planning and Risk, ICT and Finance and Premises. A Board Executive committee (comprising the Chair, Vice-Chair, Treasurer and sub-committee chairs) meets between quarterly Board meetings to deal with urgent matters.

The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Wider network
Citizens Advice Central Dorset is an independent charity that is a member of Citizens Advice (trading name of the National Association of Citizens Advice Bureaux), which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objectives and comply with the national membership requirements.

Related Parties
Citizens Advice Central Dorset are members of the local consortium, Citizens Advice in Dorset (CAiD), enabling joint working between the 3 local Citizens Advice offices in the Dorset Council area. CAiD manages several county-wide contracts on behalf of its members.

Some joint grant applications are made with other local Citizens Advice offices and funds which are collected by Citizens Advice Central Dorset are paid over on presentation of properly approved expenditure. Similar co-operation exists with Citizens Advice Bridport and District in the operation of the defined contribution pension scheme with Standard Life.

The board of directors, who are also the Trustees, together with the senior management team, comprise the key management personnel in charge of directing, controlling, running and operating the charity on a day to day basis. All directors give of their time freely and no director received remuneration in the year.

The pay of the senior staff is reviewed annually and is increased in light of what the charity can afford and market rates. The directors take into consideration pay levels in other charities of a similar size.

Major Risks

The main risks and uncertainties facing the charity are:

- **That inaccurate advice is given to clients.** Our policies and procedures set out the standards of advice and documentation required. These are implemented through an ongoing process of supervision of advisors and advice given. This is followed by a series of quality control measures checking the accuracy and completeness of advice.
- **That major sources of funding are reduced or lost.** This is managed through continual engagement with providers of funding and applications for new sources of funds where existing contracts end. Careful oversight and monitoring of each contract means that management can respond to changes promptly.
- **That business-critical ICT systems are unavailable** due to theft, virus, cyber-attack, unauthorised access or loss of electrical supply. This is addressed by regular testing, the introduction of multi-factor authorisation and enhanced IT security measures.
- **That there is a need to recruit additional volunteers** to be able to maintain a service that has seen an increase in demand over the last few years.

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. There is a nominated Trustee with overall responsibility for risk management, supported by each of the sub-committees who are responsible for evaluating and mitigating against the risks in their particular areas of responsibility.

The risk management strategy comprises:

- an annual review of the risks the charity may face including a review of the Risk Matrix
- review of the Risk Register at quarterly sub-committees and Trustee Board meetings
- the establishment of systems and procedures to mitigate those risks identified in the plan
- the implementation of procedures designed to minimise any potential impact on the charity should those risks materialise
- consideration of risks when designing operational services

Citizens Advice Central Dorset Trustee Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Local Citizens Advice offices hold joint responsibility for client data that is held in our case management system (Casebook), with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018. The management team reports on data security on a quarterly basis to the Trustee Board. It also provides an annual review of data security which analyses any data incidents and the organisations performance when handling data on behalf of clients and partners.

Reference and administrative details

For day-to-day management of the charity, Trustees delegate to the senior management team, comprising:

- Daniel Cadisch – Chief Officer
- Sian Alvis – Operations Manager
- Tom Hensher - Business & Partnership Manager
- Stacey Rook – Finance Manager
- Jane Bilozerova - HR Manager

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

Statement of Trustees' Responsibilities

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 charity and of the financial activities of the charity 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against loss or unauthorised use and to prevent and detect fraud and other irregularities.

Statement as to Disclosure of Information to Auditors

So far as the Trustees are aware, there is no relevant audit information of which the charitable company's auditors are unaware, and each Trustee has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Auditors

The auditors, Scott Vevers Ltd, have signified their willingness to remain in office and a resolution for their re-appointment will be proposed at the forthcoming annual general meeting.

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

Approved by the Board on ..... and signed on its behalf by:

Stuart Dawson (Chair)

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES FOR THE YEAR ENDED 31st MARCH 2025

Opinion

We have audited the financial statements of Citizens Advice Central Dorset Limited for the year ended 31st March 2025 set out on pages 12 to 23. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), 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 31st March 2025 and of the 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 Charities Act 2011.

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 UK, including the FRC'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.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees' annual report, other than the financial statements and our auditor's report thereon. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

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 directors' report.

We have nothing to report in respect of the following matters to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' Annual Report; or
- the charitable company has not kept adequate accounting records; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 8, 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 a 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.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with Trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, taxation legislation and data protection, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relations;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquired of management as to actual and potential litigation and claims.

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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's Trustees 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 charity and the charitable company's Trustees as a body, for our audit work, for this report, or for the opinions we have formed

Scott Vevers Ltd
Chartered Accountants & Statutory Auditors
65 East Street
Bridport
Dorset DT6 3LB

Date:

Scott Vevers Ltd is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

CITIZENS ADVICE CENTRAL DORSET LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31st MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income and endowments from:					
Donations and legacies	3	28,066	-	28,066	28,625
Charitable activities	4	494,613	825,232	1,319,845	1,127,160
Investment income		18,685	-	18,685	9,252
Total income		541,364	825,232	1,366,596	1,165,037
Expenditure on:					
Raising funds	5	562	-	562	803
Charitable activities	6	537,541	779,701	1,317,242	1,108,039
Total expenditure		538,103	779,701	1,317,804	1,108,842
Net income / (expenditure)		3,261	45,531	48,792	56,195
Gross transfers between funds		15,683	(15,683)	-	-
Net movement in funds		18,944	29,848	48,792	56,195
Reconciliation of funds					
Total funds at 1st April 2024		416,796	62,824	479,620	423,425
Total funds at 31st March 2025		435,740	92,672	528,412	479,620

All amounts derive from continuing activities.

All gains and losses recognised in the period are included in the statement of financial activities.

The notes on pages 15 to 23 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED

BALANCE SHEET
AS AT 31st MARCH 2025

Company Registration No. 4188591

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	8		2,145		631
Current assets					
Debtors	9	163,135		204,853	
Cash at bank and in hand		538,891		510,039	
		702,026		714,892	
Creditors: amounts falling due within one year	10	(175,759)		(235,903)	
Net current assets			526,267		478,989
Net assets			528,412		479,620
The funds of the charity:					
Restricted income funds	14		92,672		62,824
Unrestricted income funds	14		435,740		416,796
Total charity funds			528,412		479,620

These financial statements have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and preparation of accounts.

Whilst the company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies and the members have not required the company to obtain an audit under section 476 of the Act, the company is subject to audit under the Charities Act 2011.

The Financial statements were approved by the board on 3/11/2025

Stuart Dawson - Chair

Ivana Ercegovic - Treasurer

The notes on pages 15 to 23 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED

STATEMENT OF CASH FLOWS
AS AT 31st MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Cash flow from operating activities	18		12,627		3,527
Cash flow from investing activities					
Payments to acquire tangible fixed assets		(2,460)		-	
Interest received		18,685		9,252	
Net cash flow from investing activities			16,225		9,252
Net increase / (decrease) in cash and cash equivalents			28,852		12,779
Cash and cash equivalents at 1st April 2024			510,039		497,260
Cash and cash equivalents at 31st March 2025			538,891		510,039

The notes on pages 15 to 23 form part of these financial statements

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

1 General information

Citizens Advice Central Dorset Limited is a company, limited by guarantee, incorporated in England and Wales under the Companies Act 2006 and Charities Act 2011. The address of the registered office is provided in charity information on page 1. Details of the charity's operations are provided in the Report of the Trustees.

2 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2.1 Basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements are prepared on a going concern basis under the historical cost convention and in accordance with 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) - (Charities SORP 2019 (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The accounts include the results of the charity's operations which are described in the Trustees' Report, all of which are continuing.

2.2 Accounting convention

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2.3 Fund accounting

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2.4 Income

Income from donations and grants, including capital grants is included in incoming resources when the amount can be quantified with reasonable accuracy except as follows:

When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.

When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Grant clawbacks are deducted from incoming resources if they occur in the same accounting period. Grant clawbacks made in subsequent accounting periods are shown as outgoing resources in preference to negative income.

2.5 Expenditure

Expenditure is included when incurred. Costs which are identified as relating to restricted activities are allocated directly to those activities. Costs which relate to the general running of the bureau are allocated against unrestricted funds, and within the statement of financial activities these expenses are shown as cost of advisory services, support costs and governance costs.

Grant payments are payments made to third parties in the furtherance of the charitable objectives. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the Statement of Financial Activities once the recipient of the grant has provided the specific service or output.

Governance costs are those relating to the charity's compliance with constitutional and statutory requirements. Irrecoverable VAT is allocated to the expenditure heading to which it relates.

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

2 Accounting policies (continued)

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £750 are capitalised at cost. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fitting and equipment	25% straight line and 20% reducing balance basis
Computer equipment	33% straight line

2.7 Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

2.8 Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

2.9 Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangement entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transactions. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for similar debt instruments.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Donations and legacies

	Total (unrestricted)	
	2025	2024
	£	£
Gift Aid refunds	1,277	1,363
Alice Ellen Cooper-Dean Foundation	10,000	-
Valentine Trust	10,000	10,000
Other donations	6,789	17,262
	28,066	28,625

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

4 Income from charitable activities

	Unrestricted funds		Restricted funds		Total	
	2025	2024	2025	2024	2025	2024
	£	£	£	£	£	£
Operation of bureaux						
Citizens Advice in Dorset	342,287	352,864	182,230	179,104	524,517	531,968
The Access to Justice Foundation	-	-	100,000	51,064	100,000	51,064
Big4 Littlemoor project	-	13,468	14,274	-	14,274	13,468
Blandford PCN Learning Disability Project	-	-	-	5,000	-	5,000
Blandford Town Council	5,000	5,000	-	-	5,000	5,000
Bridport Citizens Advice - Recharge for training supervisor	-	3,498	-	-	-	3,498
Citizens Advice East Dorset & Purbeck	27,275	-	-	-	27,275	-
Community Fund - The Gypsy, Romany, Traveller Project	-	-	136,242	31,708	136,242	31,708
Dorchester Town Council	8,793	8,471	-	-	8,793	8,471
Dorset Community Foundation	20,000	30,000	-	-	20,000	30,000
Dorset South & West Circuit - Portland Caseworkers	-	-	32,327	21,902	32,327	21,902
Energy Advice Project (EAP)	19,950	13,104	-	-	19,950	13,104
Gillingham Foodbank	-	23,273	19,791	-	19,791	23,273
Health Service	-	-	109,814	108,551	109,814	108,551
Ingenus UK	-	-	16,876	10,919	16,876	10,919
Macmillan	-	-	143,238	141,906	143,238	141,906
Money and Pensions service	-	-	55,937	55,860	55,937	55,860
Shaftesbury Town Council	5,000	-	-	-	5,000	-
Sherborne Town Council	8,000	8,000	-	-	8,000	8,000
The Elizabeth & Prince Zaiger Trust	8,000	8,000	-	-	8,000	8,000
Wessex Water	11,050	4,550	-	-	11,050	4,550
Vale Pantry	-	-	14,503	14,258	14,503	14,258
Other amounts under £5,000	39,258	20,612	-	16,048	39,258	36,660
	494,613	490,840	825,232	636,320	1,319,845	1,127,160

5 Costs of raising funds

	Unrestricted funds		Restricted funds		Total	
	2025	2024	2025	2024	2025	2024
	£	£	£	£	£	£
Fundraising costs	562	803	-	-	562	803

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

6 Expenditure - Charitable activities

	Unrestricted funds		Restricted funds		Total	
	2025	2024	2025	2024	2025	2024
	£	£	£	£	£	£
Staff costs	386,169	394,192	661,213	510,123	1,047,382	904,315
Direct costs	94,533	62,631	90,249	65,751	184,782	128,382
Support costs	48,768	46,857	28,239	22,367	77,007	69,224
Governance costs	8,071	6,118	-	-	8,071	6,118
	537,541	509,798	779,701	598,241	1,317,242	1,108,039
Staff costs:						
Salaries	378,160	386,872	647,341	501,135	1,025,501	888,007
Recruitment and training	2,257	1,576	621	135	2,878	1,711
Travel	5,453	5,776	7,461	4,927	12,914	10,703
Other costs	299	(32)	5,790	3,926	6,089	3,894
	386,169	394,192	661,213	510,123	1,047,382	904,315
Direct costs:						
Partnership payments	-	1,403	58,997	34,498	58,997	35,901
Premises costs	58,451	54,844	31,252	31,253	89,703	86,097
Disbursements	36,082	6,384	-	-	36,082	6,384
	94,533	62,631	90,249	65,751	184,782	128,382
Support costs:						
Office costs	41,141	38,228	28,184	22,367	69,325	60,595
Volunteer expenses	6,681	7,408	55	-	6,736	7,408
Depreciation	946	1,221	-	-	946	1,221
	48,768	46,857	28,239	22,367	77,007	69,224
Governance costs:						
Audit fee	7,933	5,940	-	-	7,933	5,940
Cost of trustee meetings	104	164	-	-	104	164
Other sundry costs	34	14	-	-	34	14
	8,071	6,118	-	-	8,071	6,118

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

7 Employee costs

No Trustees received remuneration during the year (2023/24 - £nil). The costs of the remaining staff were:

	2025	2024
	£	£
Wages and salaries	936,595	805,850
Social security costs	54,893	53,918
Pension costs	34,013	28,239
	1,025,501	888,007

No employee earned more than £60,000 during the period. The average full time equivalent number of staff employed by the charity during the year was as follows:

	2025	2024
	No	No
Average full time equivalent number of staff employed	29.0	28.0
The average number of staff employed (Headcount)	51.0	49.0

8 Tangible fixed assets

	Fixtures, fittings & equipment	Total
	£	£
Cost		
At 1st April 2024	93,138	93,138
Additions	2,460	2,460
At 31st March 2025	95,598	95,598
Depreciation		
At 1st April 2024	92,507	92,507
Charge for the year	946	946
At 31st March 2025	93,453	93,453
Net book value		
At 31st March 2025	2,145	2,145
At 31st March 2024	631	631

9 Debtors

	2025	2024
	£	£
Operational debtors	146,622	150,023
Other debtors	5,754	-
Prepayments and accrued income	10,759	54,830
	163,135	204,853

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

10 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	8,756	78,963
Deferred income	150,641	110,576
Social security and other taxes	-	14,464
Accruals	16,362	31,900
	175,759	235,903

11 Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

12 Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £34,013 (2023/24 - £28,239).

There was £3,450 (2023/24 - £3,427) outstanding contributions at the end of the financial year.

13 Related parties

The charity is controlled by the Trustees who are all directors of the company.

There were no donations from Trustees during the year (2023/24 - £nil).

14 Analysis of funds

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Restricted funds					
Big 4 Littlemoor	-	14,274	12,875	-	1,399
Cost of Living	(1,270)	24,902	26,060	-	(2,428)
Gillingham Foodbank	-	19,791	22,920	-	(3,129)
Income Max	3,619	24,168	22,232	-	5,555
Macmillan	5,312	143,238	145,989	-	2,561
MaPs	6,767	55,937	59,898	-	2,806
MOJ - Ingenus	768	16,876	17,154	-	490
NHS & Forston	24,230	109,814	107,898	-	26,146
Portland caseworker projects	-	32,327	23,390	-	8,937
Refugee Resettlement Project	7,579	29,941	30,408	-	7,112
Rough Sleepers (Dorset Council)	4,604	39,782	36,691	-	7,695
The Access to Justice Foundation ITLA	2,574	100,000	89,917	-	12,657
The Gypsy, Romany, Traveller Project	2,659	136,242	122,048	-	16,853
Ukraine Refugee	5,283	63,437	47,756	(15,683)	5,281
Vale Pantry	699	14,503	14,465	-	737
	62,824	825,232	779,701	(15,683)	92,672
Unrestricted funds					
General funds	416,796	541,364	538,103	15,683	435,740
	416,796	541,364	538,103	15,683	435,740
	479,620	1,366,596	1,317,804	-	528,412

The Trustees reviewed the restricted funds and decided to transfer £15,683 from Ukraine Refugee Project to General Advice to cover supervision costs in line with the budget from Ukraine Refugee Project.

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

14 Analysis of funds (continued)

2024	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Restricted funds					
Blandford PCN Learning Disability Project	*970*	*5,000*	*5,422*	*(548)*	*-*
Cost of Living	*45*	*19,563*	*20,878*	*-*	*(1,270)*
Income Max	*1,021*	*22,032*	*19,434*	*-*	*3,619*
Macmillan	*-*	*141,906*	*129,891*	*(6,703)*	*5,312*
MaPs	*7,831*	*55,860*	*56,924*	*-*	*6,767*
MOJ - Ingenus	*-*	*10,919*	*10,151*	*-*	*768*
NHS & Forston	*16,863*	*108,551*	*101,796*	*612*	*24,230*
Portland caseworker projects	*3,038*	*21,902*	*15,650*	*(9,290)*	*-*
Refugee Resettlement Project	*24,962*	*29,942*	*27,325*	*(20,000)*	*7,579*
Rough Sleepers (Dorset Council)	*4,985*	*38,892*	*34,273*	*(5,000)*	*4,604*
Specialist Employment & Housing Advice	*-*	*16,048*	*48,416*	*32,368*	*-*
Support to Thrive	*611*	*-*	*-*	*(611)*	*-*
The Access to Justice Foundation ITLA	*-*	*8,333*	*5,759*	*-*	*2,574*
The Access to Justice Foundation LSLIP	*-*	*42,731*	*43,576*	*845*	*-*
The Gypsy, Romany, Traveller Project	*-*	*31,708*	*29,049*	*-*	*2,659*
Ukraine Refugee	*2,746*	*68,675*	*36,138*	*(30,000)*	*5,283*
Vale Pantry	*-*	*14,258*	*13,559*	*-*	*699*
	63,072	*636,320*	*598,241*	*(38,327)*	*62,824*
Unrestricted funds					
Designated funds					
IT investment fund	*1,852*	*-*	*-*	*(1,852)*	*-*
	1,852	*-*	*-*	*(1,852)*	*-*
General funds	*358,501*	*528,717*	*510,601*	*40,179*	*416,796*
	360,353	*528,717*	*510,601*	*38,327*	*416,796*
	423,425	*1,165,037*	*1,108,842*	*-*	*479,620*

15 Purpose of Designated and Restricted Funds

Restricted

Big 4 Littlemoor

We deliver a weekly outreach at Littlemoor Foodbank which provides holistic advice to local residents on a full range of advice subjects. The caseworker is also able to provide follow up to cases outside the morning advice session. The project links in with other services provided by our Weymouth office.

Cost of Living

Funding from Dorset Council via the Citizens Advice in Dorset consortium provides a general advice caseworker in the North Dorset area. Based at Blandford and Gillingham, the caseworker links with partners such as Blandford Town Council to give intense support to claim a range of grants and benefits to alleviate the impact of the cost of living crisis.

Gillingham Foodbank

We deliver 20 hours of support for debt and welfare benefits issues to users of the Foodbank. The caseworker is able to carry our triage and then provide ongoing support alongside practical support from volunteers at the Foodbank. The project links in with other services provided by our Gillingham office.

Income Max

Funding from Dorset Council via the Citizens Advice in Dorset consortium allows delivery of support in a library setting. Clients get additional support to maximise their income through benefit calculations and help to claim.

15 Purpose of Designated and Restricted Funds (continued)

Macmillan

This Dorset-wide project is to provide four part-time advisers for MacMillan clients who need to be visited in their own home. The project also pays for administration help for each advisor, a part-time project co-ordinator, a part-time project manager and some supervision. The project is managed by the Dorchester bureau.

MaPs (Money and Pension Services)

Funding from the Money and Pension Service contract with National Citizens Advice which sub contracts CACD to deliver specialist debt advice and casework.

MOJ - Ingeus

Supplying sub contracted services under the main contract held by Ingeus. Ingeus provides Finance Benefits and Debt for clients in the probation service or in one of the prisons in the wider Dorset area. Linking up with a wider team of Ingeus staff to provide advice on benefit claims and debt advice. providing a link to debt casework where appropriate.

NHS and Forston

To provide funding for the provision of outreach work in six GP surgeries.

Portland Caseworker Project

Funding to deliver a range of outreach services on Portland to target those most in need. Venues include the Foodbank and Tophill library.

Refugee Resettlement Project

To provide support to Syrian and Afghan refugee families being resettled in central Dorset to help with their integration into the local community.

Rough Sleepers Initiative

Providing direct support and advice to those who experience homelessness or are threatened with homelessness in the Dorset Council area. This can include those who are street homeless or those who do not have a settled home.

The Access to Justice Foundation ITLA

Five year funding to support the delivery of advice to marginalised groups in the community. The funding specifically provides funding for the Dorset Employment Unit and our housing specialist. It also provides the flexibility to respond to emerging trends in core advice for the community.

The Gypsy, Romany, Traveller Project

This project provides advocacy, information and advice for those from the Gypsy Traveller and Roma community. It funds an Advocacy Worker who links closely with the Kushti Bok charity in Dorset. This partnership improves trust within the community to work with Citizens Advice.

Vale Pantry (Sturminster Newton Outreach)

Funding from the Lottery allows the Vale Pantry to fund us to provide a dedicated caseworker based at the Vale Pantry. Working closely with the Pantry team we offer advice, support and information to the service users of the Social Supermarket.

Ukraine Refugee

Providing dedicated and specialist coordinator to work with Ukrainian Refugees based in the Dorset Council area. The Coordinator builds knowledge and capacity to better support this client group.

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

16 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Tangible fixed assets	2,145	-	2,145
Current assets	609,354	92,672	702,026
Creditors: amounts falling due within one year	(175,759)	-	(175,759)
	435,740	92,672	528,412

2024	*£*	*£*	*£*
Tangible fixed assets	*631*	-	*631*
Current assets	*652,068*	*62,824*	*714,892*
Creditors: amounts falling due within one year	*(235,903)*	-	*(235,903)*
	416,796	*62,824*	*479,620*

17 Lease Commitments

As at 31 March the charity had future minimum lease commitments as follows:

	2025	2024
	£	£
Not later than 1 year	47,297	33,797
Later than 1 year and not later than 5 years	99,297	82,344
Later than five years	42,000	52,500
	188,594	168,641

18 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2025	2024
	£	£
Net income / (expenditure) for the year	48,792	56,195
Interest receivable	(18,685)	(9,252)
Depreciation and impairment of tangible fixed assets	946	1,221
(Increase) / decrease in debtors	41,718	(138,869)
Increase / (decrease) in creditors	(60,144)	94,232
Net cash flow from operating activities	12,627	3,527

19 Financial instruments

Categorisation of financial instruments

	2025	2024
	£	£
Financial assets that are debt instrument measured at amortised cost	691,267	660,062
Financial liabilities measured at amortised cost	175,759	235,903

Items of income, expense, gains or losses

The total interest income for financial assets not measured at fair value through profit or loss is £18,685 (2023/24 - £9,252).

CITIZENS ADVICE CENTRAL DORSET LIMITED

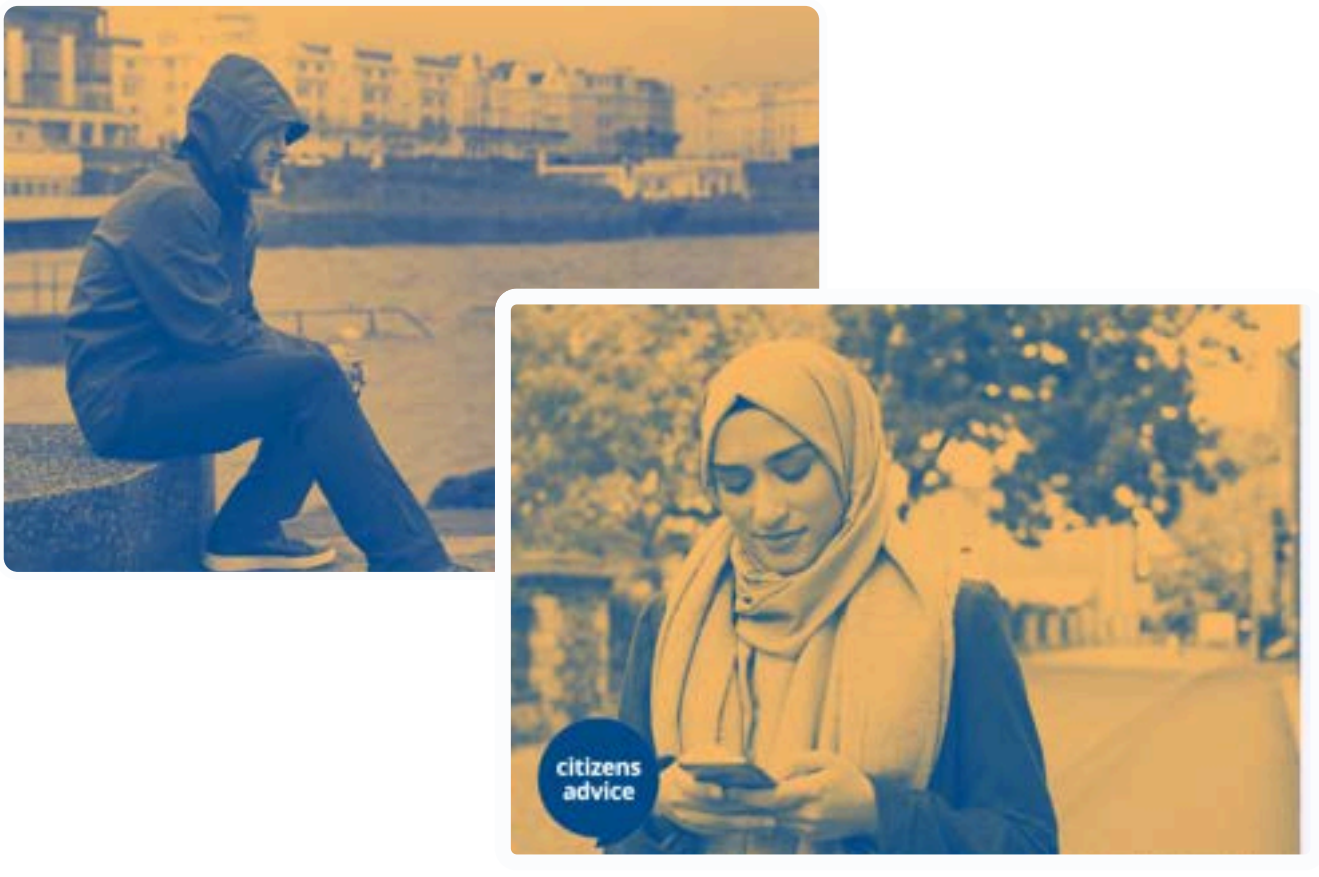
England & Wales - Charity number 1089018

Accounts

citizens advice Central Dorset

Ongoing Challenges

Annual Report 2023 - 2024



Contents

Chairman's Report	Page 3
Chief Officer's Report	Page 4
Treasurer's Report	Page 5
Summary of the year	Page 6
Research and Campaigns	Page 7
Projects	Page 9
From our volunteers	Page 14
The Value of Volunteering at Citizens Advice	Page 13
Supporters and Trustees	Page 15
How to get help	Page 16

We give people the knowledge and the confidence they need to find their way forwards - whoever they are, and whatever their problem.

The aim of Citizens Advice Central Dorset is to provide the advice people need for the problems that they face and flowing from this, the improvements of policies and practice that affect their lives. Our core principles are to:

- value and respect diversity,
- promote equality,
- challenge discrimination and unfairness,
- work together and value the contribution of colleagues.

We give free, confidential, independent and impartial advice to anyone, regardless of age, disability, ethnic origin, gender, race, religious belief or sexual orientation.

Chairman's Report

I am pleased to report that the last year has been a successful, whilst challenging, time for Citizens Advice Central Dorset. We have seen ongoing increases in demand for our services and the issues raised by clients have become more complex. However, we have a well-earned reputation of helping those in need and have become a "first point of call" for those facing problems. This reputation is founded on the excellent advice and help given by our "brilliant band" of staff and volunteers, and I would like to thank them for their continued hard work and commitment.

We believe that demand for our services will continue to increase and that this may impact on our capacity. We will, therefore, be looking at a number of initiatives to enable us to increase our capacity and help meet future demand.

As an organisation, we are also proud of our achievements with our research and campaigns work. We have seen a number of successes in this area, which have helped address inequality and lead to improvements in national and local policy and practice.

Contrary to the belief of many, we are a charity and do not receive any direct funding from central government. We, therefore, fully rely on grants and donations from individuals, charities and local organisations, including Dorset Council. We are grateful for their continued support in helping fund essential services.

Finally, we have, over the last twelve months, seen some of our long serving staff and volunteers decide to retire, including my predecessor Adrian Goldsack. It would be amiss of me not to acknowledge their dedication to Citizens Advice and their valuable contribution in helping make Central Dorset the organisation it is today.



Stuart Dawson, Chair of Trustees

Chief Officer's Report

The past year has been extremely challenging, both for our clients and for our expert team of volunteers and paid staff. Our clients continue to struggle with the cost of living crisis, driven by increases in food, energy, and housing costs. Demand for housing still outstrips supply and high rents mean that private accommodation has become unaffordable for many Dorset residents . However, despite the significant challenges facing our community, our team has responded incredibly well and have achieved some extraordinary outcomes for clients. Whether it is debt advice, support with welfare benefit applications, help with consumer issues, or any of the other myriad areas we cover at CACD, our teams continue to provide an amazing service of which I am very proud.

It should be noted that our paid staff and volunteers have also been affected by the cost of living crisis and that they have been under pressure both from the increase in demand for our services and also the increase in complex cases that clients bring to us . More and more people want advice about interrelated issues, as well as more urgent problems. Our staff also regularly support clients who are suffering with complex mental health conditions which can present extra challenges. I want to express my sincere thanks to all of our staff for their hard work and dedication to achieving positive outcomes for clients in these difficult times. Our clients, partners and stakeholders have all expressed their gratitude for our work during the last year.. The impact of that work on the local community cannot be overstated.

As the cost of living crisis has continued to bite, supporting clients to achieve financial outcomes has been vital. In the 2023/24 financial year, our team helped clients achieve over £6.7m in welfare benefits and other income gains, representing a 26% increase on the previous year. The direct impact of this extra income for our clients means that bills can be paid, food can be bought, and families can remain in their homes. Increases in financial wellbeing and support can then lead to further fundamental positive changes. In 2023/24, our specialist projects continued to target those most in need, for example, our Ukrainian Refugee Project has supported Ukrainian refugees with expert employment support and casework, while our Macmillan project has continued to support those with a cancer diagnosis. Our new GRT project is helping to support the Gypsy, Roma, and Traveller communities by visiting families where they live and giving a voice to that community. I would like to thank all our funders and stakeholders that make this work possible.

This year also saw some significant staffing changes, with a number of trustees and key members of staff retiring. Adrian Goldsack stepped down as Chair of Trustees and David Collins stepped down as Treasurer at the August board and I would like to thank them both personally for their immense support over the years. Despite these internal changes, our service remains resilient and committed to serving the most vulnerable members of our community.



Daniel Cadisch, Chief Officer

Treasurer's Report

Central Dorset CA continued to deliver strong financial performance, recording a surplus of £56 thousand in the year to March 2024, despite the ongoing pressures on our funding and increased demand for our services.

Thanks to the tireless work by our team in building relationships and working with a variety of interest groups across the community, we were successful in securing £1.2 million of income during the year, an increase of 4%. Dorset Council remains our key partner, providing 47% of our funding to deliver advice and guidance services across the county together with the other two Dorset Citizens Advice offices. This proportion has increased by 3% compared to last year, reflecting additional funding pots distributed via the Council. During the year we have also increased the size of 'restricted' income we receive from contracting bodies to deliver specific projects. Our ongoing work to support Macmillan and NHS clients remain the main contributors, accounting for 12% and 9% of our overall funding respectively.

Our key success during 2024 was securing several multi-year agreements, providing greater certainty over funding. Our contract with Dorset Council has been extended for further 2 years, although with no uplift for inflation. Following the success of the Kushti Bok project in supporting the Gypsy, Romany, Traveller community in Dorset, we received a National Lottery grant worth £750 thousand over 5 years to continue this work. We have also secured a further Access to Justice grant from the Ministry of Justice to support the Dorset Employment Unit, worth £500 thousand over 5 years.

Our total expenditure for the year remained stable at £1.1 million. Salaries continue to be the major cost element, accounting for 80% of total overheads. Whilst largely reliant on unpaid volunteers, we require a nucleus of paid staff to provide support and oversight as well as deliver specialist projects. The increase in staffing costs by 10% was offset by the decrease in grants paid to other Citizens Advice offices for delivering joint projects and savings on premises cost in relation to our lease in Weymouth Library.

At 31st March 2024 we held total reserves of £480 thousand. £63 thousand of this relates to 'restricted' reserves, where funds are received for a specific purpose and can only be spent in that area. The remaining reserves of £417 thousand are 'unrestricted', meaning that they can be applied for any purpose. Our policy is to keep such funds in reserve to allow the organisation to operate for a period of between three and six months in the absence of any income. At the year end, unrestricted reserves represented 4.5 months of overheads, in the middle of our stated reserve policy range.

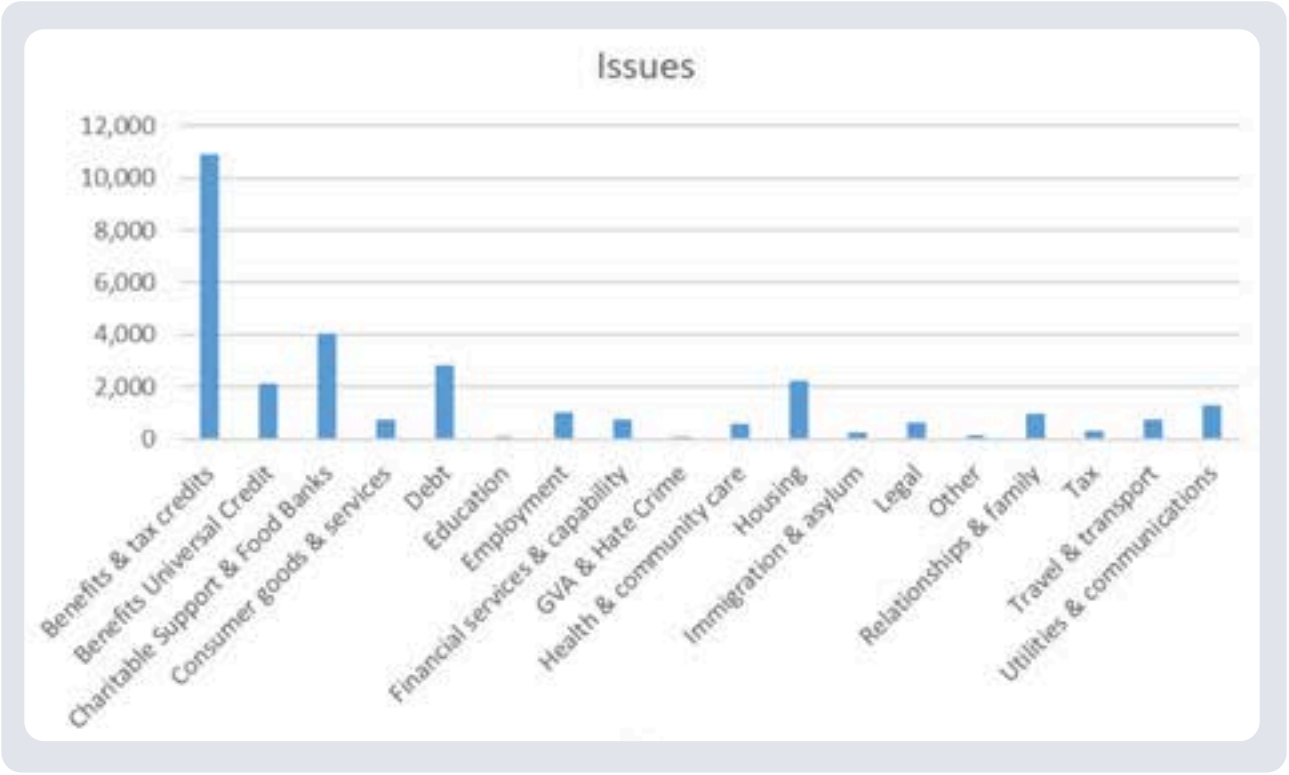
Overall, our resilient financial results this year, combined with the acquisition of several medium-term projects, provides further confidence in our ability to continue delivering high quality advice in the coming years.



Ivana Ercegovic, Treasurer

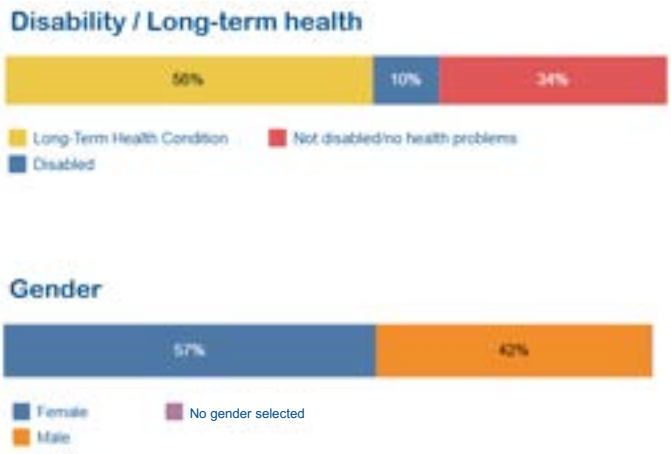
Summary of the year

In 2023/24 we helped 7,793 people with 29,892 issues. The overall income gain was £6,765,002 which represents a 27% increase on 2022/23. 26% of our activity in 2023/24 was face to face. 66% of our clients were either disabled or suffering from a long-term health condition. The breakdown of issues in 2023/24 is shown below. The highest proportion of issues we helped with related to welfare benefits. Personal Independence Payment was the top benefit issue, followed by Attendance Allowance. Much like last year, the number of issues related to Charitable support is related to requests for foodbank vouchers and support with applications to the Household Support Fund.



Outcomes	2022-23	**2023-24**
Income gained for clients:	£5,338,802	**£6,765,002**
Reimbursements, service and loans:	£149,122	**£45,247**
Debts written off:	£433,585	**£687,325**
Payments rescheduled	£3,318	**£6,164**
Other	£459,207	**£332,438**

Here are some infographics on clients we support



Research and Campaigns

Our Research and Campaigns work is ever more vital as people contact us every day struggling to navigate their way through cumbersome systems, or access much needed support by jumping over numerous hurdles. A key feature is how much of our lives now has to be done online - and how many of us have difficulties with this, not just due to a lack of skills, but inadequate devices, patchy broadband, poorly designed mobile websites, and the sheer frustration of how things work, such as trying to get a new password but needing the old (lost) password in order to do this.

As ever our teams have completed a wide range of evidence forms, 657 this year just topping last year's 655. These forms give us the client story – what happened, who was involved, and what the impact has been for that individual.
Two key themes have been:

- Problems contacting services and other agencies: for utilities British Gas and Ovo took top prize, and we have also featured many parts of the Department for Work and Pensions, and various local housing associations.

- Long delays with the whole process of claiming Personal Independence Payments, from making a claim, to reviews and then appeals – a number of which have taken over a year to be listed for a hearing.

I am indebted to our small team of office leads who review their office evidence, and keep their teams up to date: Rachel R and David G at Weymouth, Lee G at North Dorset and Nicola M at Sherborne.
But we don't just look internally, we use our evidence – quantitative and qualitative – to raise the case externally. We've engaged with MPs on several issues including access to housing, and the need for benefit uprating to match inflation (which then happened). We also sent them a briefing on the impact of the closure of local High Street bank branches – of which there are now only 25 in the whole of Dorset.

We've been out and about presenting information on advice trends, for example at two 'Food security' events convened by Dorset Council, and at Wessex Water's Vulnerability Panel. We've talked to a number of local groups - where we also provide up-to-date information on cost of living support - including NHS staff, Steps2Wellbeing, the Volunteer Centre team, Town Councils, the U3A , WIs, food banks, and others.

Ensuring our teams can see that local evidence gets picked up at a national level is also important, and our Weymouth office had two significant visits in August 2023: Staff from the Department of Levelling up, Housing and Communities talked to the team about the Renters (Reform) Bill which (at that time) was making its way through Parliament. The discussion lasted two hours and included several case studies. Maisie Gibson from national Citizens Advice talked about issues relating to the Energy Bill Support Scheme, in particular the problems for those without a direct relationship with a utility company who missed out on the Government help provided over the winter of 2022/23. Maisie subsequently ran a workshop at our very successful team Away day in March 2024.

continued ...

We also achieved national press coverage in February 2024* on a very troubling issue: several patients ‘sectioned’ - and therefore detained - in a mental health unit were required to attend the Jobcentre in person, either to verify information or, in one case, to check and agree their ‘work search’ commitment. This led to a meeting with senior DWP managers and assurances that other options for claimants in this situation were available, such as DWP staff visiting the unit, but sadly a recent case (August 2024) suggests this problem is not yet resolved.

We also continue to promote information through a range of channels, often as part of things like national Consumer Week and Scams Awareness Week; in the latter, Rachel did an excellent radio interview for Keep Radio on how to spot and avoid scams.

National Citizen Advice continue to use our data and ‘client stories’ to raise awareness of many issues; a big focus this year has been on those with ‘negative budgets’, i.e. their income can no longer cover their essential costs. Citizens Advice data is well respected by external partners both in government and others, and of course it all starts here, with our advisers seeing and recording our clients’ experiences on a daily basis.

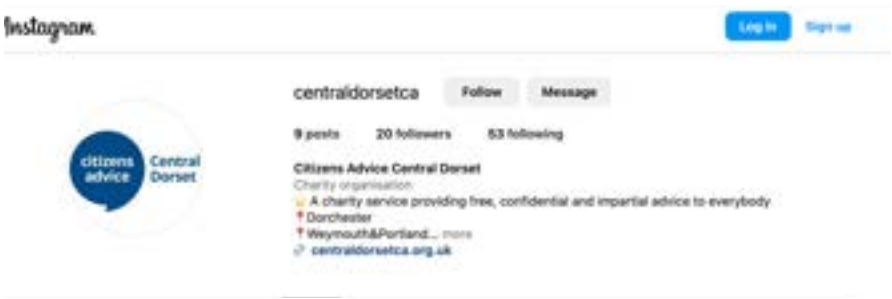
Caroline Buxton, R & C Lead

Great news. We have expanded our social media presence. You can now find us on:

Instagram - @centraldorsetca
&
Facebook - Citizens Advice Central Dorset

Please come and join our community to find out more on the latest news!





Projects

Macmillan Support

The Dorset Macmillan Citizens Advice Service is funded by Macmillan Cancer Support to deliver advice across Dorset to all people affected by cancer (patients, carers and family), providing specialist welfare benefits advice, maximising incomes, helping to complete applications, prepare reconsiderations & appeals, access charitable grants and signposting. The service can offer advice and support via telephone, email, face to face and some home visits.

As Macmillan professionals we are regularly invited to attend South West Community of Practice meetings to share ideas and learning from across the region. There is also an annual conference. We have access to additional education and training via the Leaning Hub. These are invaluable links with our partner and provide the whole team with in-depth knowledge on both Welfare Benefits and Cancer.

During 2024 we have experienced two of our busiest months ever with new referrals topping 82 in January and 95 in July. We have excellent links and relationships with the cancer nurses at local hospitals as well as the hospices (in patient and community). We have further links with social prescribers based in GP surgeries and attend Cancer Support Groups to reach clients who are on the outskirts of our area.

In the first half of 2024 we have have finished supporting 387 clients and gained £2.05m in financial outcomes.

Case Study

Mr B and his wife were referred to us last year following his terminal diagnosis. Our team was able to assist Mr B with claims for Employment and Support Allowance, Personal Independence Payment and Council Tax Support. The team then assisted the couple through the managed migration process from Tax Credits to Universal Credit keeping the same levels of income with transitional protection. Unfortunately, Mr B passed away 10 months later but our team has continued to assist his wife by keeping her informed about the run-on payments following bereavement. The team has also assisted her in claiming Bereavement Support Payments and a Household Support Fund voucher.

I've just seen this patient whilst he was in for chemo. He is full of praise for you and the help you've given him. He thinks you're brilliant, and really appreciated your calm manner, and the way you coped with him being "Fred Flintstone"! When I said I knew you and would let you know, he was thrilled.

Nurse's comment

Client Feedback

Extremely supportive and helpful service. I would have not known that a number of services, financial, personal and emotional were on hand. Thank you to all of you.

Thank you so much for helping and supporting me in a period of uncertainty and overwhelm on my part

Special thanks to the office for putting me in touch with this team. Your support, kindness and very pleasant and capable manner helped me to complete complicated forms etc. with a successful outcome.

Foodbank Outreach Projects

The Cost of Living crisis continues to cause financial distress for local people who struggle to make ends meet as household bills continue to increase, and demand for our advice continues to be in high demand.

At food banks across Dorset we continue to deliver a face to face service for those who are struggling to feed themselves and/or their families. Our drop in service and appointments at the foodbank are invaluable to those with hearing and sight impairments, those who require extra support, and other clients who prefer a face to face experience. The lack of support for those with mental health issues means that a wide variety of varying challenges face our clients, most of which we can offer help and support with.

We also work with the foodbank to ensure that local people can get food parcels when in need.

Case Study

A client approached our outreach caseworker for help with a PIP review. The client suffered from a stroke, and memory loss, hydrocephalus and diabetes.
Our caseworker supported the client with review and due to that support, their PIP award has remained the same as prior to the review. The client was also supported to make an online application for a Blue Badge. Finally, the client needed help to complete an online form (CM54/71) and a physical form (CON1). The client was supported to complete both forms.

Case Study

Our outreach caseworker was approached by a client suffering with profound hearing loss. The client could not communicate over the phone and also had mobility issues. The Income maximisation assessment identified that the client would be eligible to apply for Universal Credit and Personal Independence payment. The client has been booked in for further support with the PIP2 form and UC-50 forms when they arrive.

Client Feedback

My adviser is a superstar, caring, supportive, outstanding in so many ways regarding the support she has offered us. Thank you.

Without the help and knowledge from the fantastic staff at CA I know I would never have received the financial help from the DWP. Many thanks to everyone involved.

Special thanks to the office for putting me in touch with this team. Your support, kindness and very pleasant and capable manner helped me to complete complicated forms etc. with a successful outcome.

I would like to thank you for your great help & service, something that you don't think about until it happens to you.

Ukraine Project



Dorset has been actively welcoming Ukrainian refugees since the start of the Russo-Ukrainian war in the Spring of 2022. To date, over 1000 Ukrainian citizens have come to the Dorset Council area to seek safety. Citizens Advice has been supporting these individuals with expert advice, information and casework since August 2022, and specialist employment support since August 2023.

There is still considerable demand for specialist advice around housing, employment, and benefits and we anticipate that future changes to visa policies will lead to an increase in demand as we look towards 2025.

Case Study

Two Ukrainian refugees, newly settled in Dorset, were referred to us by Dorset Council since the couple were struggling to navigate the complexities of the UK benefits system. They spoke limited English and therefore had difficulty communicating. With the help of a LanguageLine interpreter, our Ukrainian Refugee Caseworker helped the couple to apply for their NI numbers, older person's bus passes and helped them to submit their application for Pension Credit over the phone with the DWP. Our caseworker then assisted them further with supermarket and food bank vouchers and applied for a Household Support Fund (HSF) grant to assist them with their basic needs.

Case Study

After moving out of hosted accommodation and into a privately rented property, Tanya was not receiving the housing element of her Universal Credit to help cover her rent payments. Due to the shortfall, she had to take out a loan to pay rent. She unsuccessfully tried contacting Universal Credit independently to enquire about the error. Our Ukrainian Refugee Caseworker booked a meeting with Tanya via Google Meet, and he contacted the Department of Work and Pensions on Tanya's behalf.

The caseworker was able to get Tanya's housing costs verified, as that was flagged as the issue preventing her from receiving her payments. The caseworker asked for payments to be backdated in Tanya's Universal Credit journal. Tanya has been paid the difference and is now £636.52 better off per month.

*Name has been changed to protect identity

Employment Support Case Study

A client met the Ukrainian Employment Coordinator - UEC - representing Citizens Advice at a Ukrainian information session run by volunteers at a church in Weymouth. She had good English and had trained and worked as a solicitor. Understanding her qualifications weren't recognised in the UK, she was wondering what work she could do. Working with the coordinator - a variety of skills and experience were defined that would be invaluable in a broader range of jobs.

The Ukrainian Employment Coordinator began by revamping her CV to have a broader appeal by focusing on her more generic skills. A range of job adverts were emailed with help with applications to a few - one job offered by the Council really appealed to the client and she was successful with her application. She has subsequently given the UEC's details to several other Ukrainians who have been helped with a broad variety of job adverts, edited CV's, cover letters and details of supporting courses - including English language courses and employment training.

Glasspool

This year, we have been extremely fortunate to receive funding from Glasspool Charity Trust's new grant program, The Flexible Frontline Fund 2024-2027.

We have successfully approved grants for our clients which includes essential household items such as beds, initial rent deposits, carpeting, clothing, shopping vouchers etc, with a flexible approach to meet a wider range of needs and increase grant values. In terms of similar grants there is not many throughout Central Dorset and as a result we have been able to assist many of our vulnerable clients across our respective offices.

The process of our client's application for this grant is making sure we gather all correct information, getting the application authorised, and sourcing the required items. As this whole process is internal the turnaround time for an outcome of the client's application is still faster than many other charitable grants meaning our clients will have much quicker access for their needs. An additional benefit with Glasspool's Frontline Funding is that it is able to support those who are vulnerable and have no recourse to public funding.

Case Study

Peter had been homeless and waiting on the housing list for 15 years. Due to serious health issues he was able to finally move into a flat. Unfortunately the flat was unfurnished and Peter had to rely on the generosity of his friends for a bed, hoover etc but there were still many things that Peter needed which was unaffordable to him. Peter was advised to come to Citizens Advice for further help. Our adviser did an assessment for Peter's eligibility for Glasspool and it was approved. Our adviser was able to purchase an air fyrer, TV, kettle & toaster, dining table & chair, coffee table for Peter.

*Name has been changed to protect identity

Case Study

Sara had recently split from her husband, she has no income of her own and due to her immigration status has no access to public funds. Her ex has moved out but taken with him many of their household appliances.
Sara struggled with her finances and relied on food parcels as she is unable to apply for HSF grants. In this case, Glasspool was able to help client purchase some household appliances and some supermarket vouchers

*Name has been changed to protect identity

Client Feedback

I am so grateful for the grant. Without this I would not have been able to purchase a new cooker. Thank you so much for this.

The service provided has been second to none. I can't believe the speed at which everything has been dealt with and the care and understanding shown. Thank you so much.

Newly Qualified Adviser Experience

My experience with Citizens' Advice (CA) started in December 2023 when I contacted the team to express interest in joining. I wanted the challenge that I felt working at CA could bring. I was warmly welcomed from the outset: from my initial introductory experience in the office, through to interview to train as an Adviser.

The training regime started in April with weekly three-hour sessions delivered by Helen in Sherborne. The training was very in depth, there was a lot of reading and work to do, but we were supported throughout with excellent resources and materials to explore. Helen was able to answer any query with her encyclopaedic knowledge.

Working in the office one morning a week was hugely beneficial, to build up experience and knowledge and skills. I learnt a lot from working on Reception and helping to triage clients. The office has a very supportive work culture which is great when you're training. Given the range of issues that CA advises on it can be a bit daunting to feel fully prepared for every client interaction, but it is very satisfying when the capabilities of CA are able to help clients with their problems.

I am about to qualify and have been working on Adviceline as well as starting with face-to-face interviews with clients. I enjoy the personal interaction with clients, and honing the analytical skills required to identify problems and offer solutions and I continue to feel well supported and mentored. It's been a rewarding experience: I'm still learning as I go and look forward to learning more from the team!

I really enjoy working at Citizens Advice and helping to deliver the wonderful service it provides. Also working with the lovely staff & volunteers. It is nice to give something back to the community.

I became a volunteer to give something back, I enjoy meeting people and have made lovely friends.

What our volunteers say



I really enjoy being a part of a great team! I feel so valued.

I love being an adviser! Everyday is different!

Volunteering gives me a sense of purpose and new skills. Everyone is so supportive of one another. We all work together collectively as a team.

After my retirement, I had a lot of spare time and wanted to contribute to my community. I really enjoy being able to help others. I'd say to anyone, don't think about it - do it!

The Value of Volunteering at Citizens Advice

National Citizens Advice have produced a report (Value of Volunteering at Citizens Advice; 2024) that explores the multifaceted value of volunteering, highlighting both its impact on the organisation and wider economy, and its effect on individual well-being.

The total value of volunteering at CA nationally was calculated to be at least £100 million. Unsurprisingly, the report also found that volunteers were instrumental in the delivery of services for the majority of local offices involved in the research.

Other key findings from the report:

- The primary motivation for volunteering at CA is a desire to help others.
- Volunteering brings a range of benefits for volunteers themselves and most report a positive experience.
- Volunteering was found to impact several areas; personal development and resilience, health and wellbeing, skills and employability and community connections and engagement.
- The effectiveness of volunteering is maximised when it is balanced, impactful, inclusive, and when volunteers feel supported and valued.
- The CA network is facing challenges in volunteer recruitment, retention and diversity, meaning there is a lot of unrealised potential value.

We currently have 144 volunteers working with us at Citizens Advice Central Dorset (CACD). Using the Value of Volunteering tool created by national CA, we have calculated that in just one year our volunteers generate an estimated £1,376,751 in value. This staggering figure highlights the extraordinary work done every day by our volunteers. We want to say a big thank you to all of our volunteers, as CACD simply could not operate without their hard work.

Table 1 shows how this figure is broken down into the value of time donated to CACD, the value to the wider economy due to skills developÊment and employability, and the value to the volunteers themselves in terms of health and wellbeing.

Table 1. Value of volunteering by outcome and category

Value of activities and improved outcomes		
Value of time donated	**Value (£)**	**Stakeholder**
Volunteering time	1,047,994	CACD
Skill development and employability		
Gaining employment more quickly	51,088	Economy
Receiving a higher wage due to being more skilled	3,816	Economy
Health and wellbeing		
Increased life satisfaction	198,621	Volunteers
Improved mental health	75,232	NHS
TOTAL	**1,376,751**	

Table 2 breaks the value of volunteering down by stakeholder. The estimated £75,232 in value to the NHS comes from findings on the mental health benefits of volunteering. In some cases, this may generate extra capacity in the NHS because of a reduction in the use of mental health services.

Table 2. Value of volunteering by stakeholder

Value of activities and improved outcomes	Value (£)
Volunteers	198,621
Local Citizens Advice office	1,047,994
Economy	54,904
NHS	75,232
TOTAL	**1,376,751**

Table 3 shows the benefit generated per volunteer. At CACD, the total value per volunteer is £9,561. As you can see, the majority of the value is generated by the volunteering time in the office.

Table 3. Benefit per volunteer

Value of activities and improved outcomes	
Value of time donated	**Value (£)**
Volunteering time	7,278
Skill development and employability	
Gaining employment more quickly	355
Receiving a higher wage due to being more skilled	27
Health and wellbeing	
Increased life satisfaction	1,379
Improved mental health	522
TOTAL	**9,561**

Supporters and Trustees

Every Citizens Advice office is an independent registered charity. Without funding and volunteers, we could not continue to provide our services in the Central Dorset Area.

Our supporters

Our special thanks go to the following for their continued support:

- Dorset Council
- Blandford Forum Town Council
- Dorchester Town Council
- Shaftesbury Town Council
- Sherborne Town Council
- Weymouth Town Council
- Parish Councils
- Access to Justice Foundation
- Alice Ellen Cooper Dean Charitable Foundation
- Big Energy Savings Network
- Big 4 Littlemoor
- Corton Hill Fund
- Dorchester Poverty Action Group
- Dorset Healthcare Univesity NHS Foundation Trust
- Gillingham Foodbank / Trussell Trust
- Glasspool
- Macmillian Cancer Care
- Ministry of Justice
- Money Advice Service
- National Lottery
- NHS Dorset ICB
- Portland Foodbank
- Prince Zeiger Trust
- Simon Digby Charitable Trust
- Vale Pantry
- Valentine Trust
- Wessex Water
- Westham Foodbank

Our Trustees

- Mr Stuart Dawson (Chair)
- Mr Christopher Balfe
- Mr Richard Baker
- Ms Tabitha Baker
- Mr Stephen Beare
- Mr Jean-Paul Dervley
- Ms Ivana Ercegovic (Treasurer)
- Mr Peter Green
- Mr Kunal Kansara
- Ms Tracy McGregor
- Mr Stephen Payne
- Ms Tashi Warr

Many thanks also to our smaller but no less important individual supporters and donors, whether clients or friends of our local Citizens Advice service.

How to get help

Citizens Advice Central Dorset offers free, confidential, impartial and independent advicecbased around our Dorchester, North Dorset, Sherborne, and Weymouth & Portland Citizens Advice centres.

Visit our website for more information https://centraldorsetca.org.uk

Dorchester

1 Acland Road,
Dorchester, DT1 1JW

advice-dorch@centralca.org.uk

With outreaches in:

- Bere Regis
- Crossways
- Maiden Newton
- Puddletown

Sherborne

Manor House
Newland, Sherborne, DT9 3JL

advice-sher@centralca.org.uk

With outreaches in:

- Cerne Abbas
- Grove Medical Centre

North Dorset

4 Newbury Court,
Gillingham, SP8 4QX

advice-nd@centralca.org.uk

With outreaches in:

- Blandford Forum
- Blandford Group Practice
- Gillingham Foodbank
- Shaftesbury
- Sturminster Newton
- Verwood & Cranborne

Weymouth & Portland

Weymouth Library,
Great George Street,
Weymouth, DT4 8NN

advice-wey@centralca.org.uk

With outreaches in:

- Community Venue
- Portland Hospital
- Portland Library
- Portland Foodbank
- Wyke Regis Health Centre
- Royal Crescent Surgery
- The Bridges Medical Centre
- Littlemoor Community Centre
- The Lantern Trust, Weymouth
- Weymouth Westham Foodbank

Dorset Adviceline: 0800 144 88 48 [freephone]

Company Registration No. 04188591 (England and Wales)

Charity Registration No. 1089018

CITIZENS ADVICE CENTRAL DORSET LIMITED

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2024

CITIZENS ADVICE CENTRAL DORSET LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2024

Charity Information	1
Report of the Trustees	2-8
Independent Auditors' Report	9-11
Statement of Financial Activities	12
Balance Sheet	13
Statement of Cash Flows	14
Notes to the Financial Statements	15-24

CITIZENS ADVICE CENTRAL DORSET LIMITED

CHARITY INFORMATION
FOR THE YEAR ENDED 31st MARCH 2024

TRUSTEES:	Mr A H Goldsack (Chair)
	Mr S Abis (appointed 14.2.24 and resigned 26.6.24) Mr C Balfe (appointed 24.2.24) Mr R J Baker Mr S P Beare Ms A Binsley (resigned 7.11.23) Mr D A Collins Mr S C Dawson Mr J-P Dervley Mr P D Green Ms S. Howard (appointed 14.2.24) Dr K Kansara (appointed 1.11.23) Ms T McGregor Mr S. Payne (appointed 14.2.24) Mr S F Saywell (resigned 13.09.23) Ms C E Stephens (resigned 30.1.24)
COMPANY SECRETARY:	Mr R J Baker
CHIEF OFFICER:	Mr D Cadisch
REGISTERED OFFICE:	1 Acland Road Dorchester Dorset DT1 1JW
CHARITY NUMBER:	1089018
COMPANY NUMBER:	04188591 (England and Wales)
AUDITOR:	Scott Vevers Ltd Chartered Accountants & Statutory Auditors 65 East Street, Bridport, Dorset DT6 3LB
BANKERS:	Barclays Bank Plc 10 South Street Dorchester Dorset DT1 1BT
	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ

CITIZENS ADVICE CENTRAL DORSET LIMITED

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st MARCH 2024

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their report together with the financial statements of the charity for the year ended 31st March 2024. They are also prepared in order to meet the requirements for a directors' report and accounts for Companies Act purposes.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, applicable law and the requirements of the 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).

Objectives and Activities

Objects and aims

The object of the charity is to assist local people in resolving their legal, financial and other problems by providing information and advice and by influencing policy makers.

The aim of Citizens Advice Central Dorset is to provide the advice people need for the problems that they face and flowing from this, to campaign for improvements to policies and practices that affect their lives. Our core principles are to:

- value and respect diversity
- promote equality and equity
- challenge discrimination and unfairness
- work together and value the contribution of colleagues

We give free, confidential, independent and impartial advice to anyone, regardless of age, race, gender, ethnic origin, sexual orientation, disability or religious belief.

These principles guide our provision of services: a service that has to be responsive to changing community needs, influential with those responsible for meeting these needs and focused on developing the awareness of rights and responsibilities.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Citizens Advice aims and objects and in deciding the activities undertaken by Citizens Advice during the year. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Business Planning

The Business Development Plan 2024-27, adopted in May 2024, updated our strategy for achieving the aims and objectives of the organisation over the next three years. The Plan describes the strategic priorities and using a number of appendices to describe and evaluate different aspects of the organisation, set out an Operational Action Plan for the three years.

The strategic priorities for 2023-24 were:

- Resilient, inclusive and valued workforce with capacity to deliver our advice service locally and across the Dorset Council area.
- Accessible Advice – the provision of quality advice for everyone according to their need, by the most appropriate channel, within available resources and capacity.
- Influence – use evidence to develop and contribute to research and campaigns activity that leads to improvements in national and local policy and practice.
- Resource sustainability – to ensure our continued existence and future proof our work.
- Work in partnership – to meet the needs of our clients by working with a diverse range of partners across the Dorset Council area and beyond, recognising that to deliver the needs of our clients, we need to work with the most diverse range of partners across the Dorset Council area and beyond.

Our focus during the year has been on maintaining a high quality advice service to clients at a time when household budgets have remained under extreme pressure due to the cost of living crisis.

While our overall objective of focussing on the needs of vulnerable clients does not change from year to year, the issues with which we are presented are continuing to become increasingly complex and numerous. During 2023 much of our workload continued to involve helping our clients with issues around Personal Independence Payments (PIP), Universal Credit (UC) and other benefit issues. The number of clients who contacted us increased again, following the hiatus caused by the pandemic and huge pressures on the costs of living, with a 4% increase in the number of clients seen over 2022-23.

Monitoring of progress

The Operational Action Plan is used by the senior management team to record progress against implementation of the Business Plan. The plan is reviewed quarterly at a senior management team meeting and a Red/Amber/Green flag given to each individual action.

The Risk Assessment is also reviewed on a quarterly basis and any new actions arising as a result are added to the Operational Action Plan.

A progress report is then presented quarterly to the Trustee Board, highlighting actions rated as Red, and any significant changes to the Risk Assessment.

Significant activities

Our core advice service was available face-to-face in our main offices (Dorchester, Sherborne, Gillingham, Weymouth & Portland) and our 20 outreaches. The proportion of advice provided via phone (through the Dorset Adviceline, jointly provided by staff from the three Dorset Council local Citizens Advice offices on a rota basis) and email remained at a higher level while video consultations have also been made available.

In addition, during the year, we had a number of projects that provided advice and support to specific client groups or subject areas:

- Macmillan Welfare benefits service – advice to people and their families affected by cancer
- GP Surgeries Project – advice delivered to patients in 12 GP practices
- Access to Justice – advice delivered to clients to obtain timely legal remedies
- Mental Health inpatients service – advice to inpatients of Forston Clinic in Dorchester and Linden Unit in Weymouth
- Refugee Resettlement Project – advice to refugees from Ukraine, Syria and Afghanistan
- Income maximisation – benefits advice, applications for discretionary payments and grants
- Debt/Wessex Water – specialist advice on managing debt
- Energy Advice – advice on energy-related issues
- Employment Unit – providing specialist advice with employment disputes
- Kushti Bok – advice for members of the Gypsy, Roma and Traveller communities
- Money Advice Service – helping clients to manage their money
- Big4Littlemoor – outreach advice service in Littlemoor
- Rough Sleepers Initiative – benefits and debt advice for rough sleepers and those threatened with homelessness
- Gillingham, Westham & Portland Foodbanks – outreach advice service at these Foodbanks

Contribution of Volunteers

The organisation continues to experience high demand from local people which could not be met without the help of the 144 volunteers (including 10 trustees), who are involved in all aspects of the day to day running of Citizens Advice. While the main area of volunteer activity is the provision of advice, other people volunteer in administrative and secretarial roles. Volunteers contributed approximately 44,928 hours of work during the year, valued at £792,000. The cost of living crisis has put increased pressure on our under-privileged client base, which translates into higher levels of stress for our volunteers. They have proved highly adaptable and risen to the challenge magnificently; without them the charity would be unable to operate, and every effort is made to support and encourage them. Whilst largely reliant on unpaid volunteers to provide advice, these volunteers need to be supported by a nucleus of paid professional staff. The ability to raise funds to provide this core service is increasingly critical with both public and private sources of funding under growing pressure. The recruitment, training and retention of volunteer advisers is becoming more challenging.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st MARCH 2024

Achievements and Performance

Figures for 2023-24

Our staff dealt with 9,247 clients during the year who presented with a total of 29,892 issues. We succeeded in gaining £6.7 million (2023: £5.3 million) in income for our clients during this time and getting debts of £687,000 written off.

The main areas of advice by category were shows the following:
Benefits (including Universal Credit and PIP) 44% (2023: 41%)
Charitable support & food bank 14% (2023: 13%)
Debt 10% (2023: 10%)
Housing 8% (2023: 9%)
Utilities & communication 4% (2023: 7%)
Employment 3% (2023: 3%)
Relationships 3% (2023: 3%)
All other 14% (2023: 14%)

The ways in which clients contact us continues to evolve. The proportion of clients who we saw face-to-face in one of our 4 main offices, or 20 outreaches continued to increase this year to 26% (2023: 24%, 2022: 13%, 2021: 6%) while the rest were handled via telephone, email or letter.

Dorset Council is our key partner, having commissioned the provision of advice, information and guidance services in the county and awarding us the contract, working with the two other Dorset County Citizens Advice offices. We were successful in securing the contract which commenced on 1 October 2021; the contract is at a fixed price for a period of 3 years, with the option of a 2 year extension which has now been secured. While this provides greater certainty than the previous grant funding - which was renewable from year to year – the escalating rate of inflation means that the value of the grant is decreasing rapidly in real terms.

Financial Review

The Statement of Financial Activities shows a surplus of £56,195 for the year compared with an adjusted surplus of £24,992 in 2022-23. Given the background, this is an excellent outcome and well ahead of our budget expectation-; the key elements were as follows:

- continued efforts to secure additional funding again proving successful, with two large project wins and several 'follow on' grants obtained from Dorset Council
- a further Access to Justice grant from the Ministry of Justice to support the Dorset Employment Unit, worth £500,000 over 5 years and £8,000 in 2023-24
- following the success of the Kushti Bok project in supporting the Gypsy, Romany, Traveller community in Dorset a National Lottery grant worth £750,000 over 5 years was secured to continue this work (worth £32,000 in 2023-24)
- Dorset Council continued their support of Refugees from Syria, Afghanistan and Ukraine to the tune of £99,000
- we continue to attract smaller contracts through close co-operation with Dorset Council, Town Councils and local food banks
- apart from an inflationary increase in our Macmillan contract, our other main projects and donations continued at broadly similar levels
- total staffing costs increased by £80,000 (almost 10%), mainly reflecting a flat 6% pay rise from April 2023
- CACD have a licence to operate from Weymouth Library which was only finalized in May 2024. Terms negotiated mean that there have been savings on premises costs of £38,122 spread over the past 4 years.

Total income for the year at £1,165,037 shows an increase of 4.2% on the previous year, although core funding from Dorset Council remained at the contracted level. Having failed in our bid to secure follow-on funding for the Access to Justice project in July 2023, we were successful in a subsequent round that provides a longer-term commitment.

We receive two types of income: unrestricted grants, donations and commissions which enable us to fund our core costs, as well as 'restricted' income from contracting bodies to deliver specific projects. 55% of this year's income was restricted (£636,320) i.e. it is for limited 'restricted' purposes which cannot be spent on anything else. To the extent that such money is not spent in the year received, it has to be carried forward as a 'restricted' reserve. During the year spending on restricted projects was in line with the income received, so the year end restricted reserves remain at £63,000 or 13% of the total.

Dorset Council provide us with around 47% of our total income with the balance coming from a variety of sources as outlined above. This proportion has increased by 3% compared to last year, reflecting additional funding pots distributed via the Council. Town and certain Parish Councils also provide grants to support local offices. Efforts to identify potential sources of charitable income and apply for grant funding continue to bear fruit: we were again successful during the year with several major grant applications and received generous donations from the Corton Hill and Valentine Trusts. By its nature, much of our funding is one-off or only renewed from year to year, hence there is limited visibility over the medium term and projects, such as supporting cancer patients through our contract with Macmillan, are subject to regular review. As mentioned above winning the Dorset Council contract for the provision of advice, which should secure income through until October 2026, provides a welcome degree of certainty as do the two big recent contract wins referenced above.

Total expenditure for the year amounted to £1,108,842, an increase of £15,728 (just 1%). Salaries remain the major cost element, accounting for 80% of total overheads (2023: 74%.) Grants paid to other Citizens Advice offices for delivering joint projects dropped from £96,718 (primarily Access to Justice) to £35,901.

The release of certain over accruals relating to our occupancy of Weymouth Library resulted in prior year adjustments amounting to £24,909 - this explains why the comparative March 2023 creditors and reserves figures have been adjusted from the audited 2022-23 accounts.

Our reserves at the year end comprise:

	£
Restricted funds for projects	62,824
Designated funds	-
Free reserves	416,796
Total	**£479,620**

Reserves Policy

The Trustee Board is charged with establishing an appropriate level of unrestricted funds to hold in reserve. Our policy is to keep such funds in reserve so as to allow the organisation to operate for a period of between three and six months in the absence of any income. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised or adjustments made to expenditure. It might also be necessary in these circumstances to meet redundancy commitments. At 31st March 2024 unrestricted reserves represented 4.5 months of overheads, in the middle of our stated policy range.

Future Plans

Our Business Development Plan 2024-27 sets out our strategy for the current three year period, as we continue to develop services according to its key principals of equality of access and tackling social justice during a period of great change. The major theme is collaboration with our partners, particularly through Citizens Advice in Dorset, the consortium of the two remaining local Citizens Advice offices, with whom we won and are fulfilling the Dorset Council contract.

The organisation has an increasing role in helping those with a very high level of need as the proportion of clients with underlying health issues increases. In order to cope with this demand, we will need to maintain and support our strong volunteer base, as well as attracting new funding opportunities for project work, and looking for ways to diversify our funding streams.

During the next three years, in response to identified unmet need for our services, we want to increase our outreach into Blandford, Weymouth and Portland; strengthening our offer to areas of high deprivation is a particular focus of the Dorset Council contract.

Post Year End Events

There have been no significant developments since the end of March. We wait to see how the recent change of government will impact our organisation.

Structure, Governance and Management

Governing Document

The charity is a company limited by guarantee. It is governed by its Memorandum and Articles of Association originally dated 28th March 2001, with five subsequent amendments up to 12th March 2019.

Recruitment and appointment of new trustees

The year has seen an unusually high turnover of Trustees as efforts to expand the range of Board expertise have borne fruit; Trustees have been recruited via a rigorous independent process with specific remits to cover IT, AI and marketing. All Trustees are actively involved in one of the Board sub-committees.

A skills audit of the Trustee Board is carried out annually and a peer review process is operating. During the year 4 new Trustees joined the Board and 2 resigned. A further 3 prospective Trustees have also been co-opted to the Board and will be appointed during the current year.

Trustee induction

New trustees are invited to meet key members of staff and volunteers, either in person or virtually, and encouraged to attend a meeting of each sub-committee. They are also briefed on their legal obligations under charity and company law, the contents of the Memorandum and Articles of Association, recent financial performance and the future financial and objective plans of the charity. Given the number of new Trustees, a recent innovation has seen each new Trustee given an existing Trustee as a 'buddy' to ease their introduction into the organisation.

Organisational Structure

The Board of Trustees hold at least four ordinary meetings in each year and may hold such other ordinary meetings as are required. The quorum for these meetings is the greater of one third of the members of the Board of Trustees, or three members. Board attendance during the year has been consistently high with the majority of meetings continuing to be held virtually. The Board also conducts its business through the use of sub-committees for People, Business Planning, ICT and Finance and Premises. A Board Executive committee (comprising the Chair, Vice-Chair, Treasurer and sub-committee chairs) meets between quarterly Board meetings to deal with urgent matters.

The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Wider network

Citizens Advice Central Dorset is an independent charity that is a member of Citizens Advice (trading name of the National Association of Citizens Advice Bureaux), which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

Related Parties

Some joint grant applications are made with other local Citizens Advice offices and funds which are collected by Citizens Advice Central Dorset are paid over on presentation of properly approved expenditure. Similar co-operation exists with Citizens Advice Bridport and District in the operation of the defined contribution pension scheme with Standard Life.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st MARCH 2024

Citizens Advice Central Dorset are members of the local consortium, Citizens Advice in Dorset (CAiD), enabling joint working between the 3 local Citizens Advice offices in the Dorset Council area. CAiD manage several county-wide contracts on behalf of its members.

The directors consider the board of directors, who are also the trustees, and the senior management team comprise the key management personnel of the charity in charge of directing, controlling, running and operating the Trust on a day to day basis. All directors give of their time freely and no director received remuneration in the year.

The pay of the senior staff is reviewed annually and is increased in light of what the charity can afford and market rates. The directors take into consideration pay levels in other charities of a similar size.

Major Risks

Considerable focus is placed on risk management with each of the Board sub-committees being required to manage those risks identified and arising in their area of responsibility. The main risks and uncertainties facing the charity are:

- That inaccurate advice is given to clients. Our policies and procedures set out the standards of advice and documentation required. These are implemented through an ongoing process of supervision of advisors and advice given. This is followed by a series of quality control measures checking the accuracy and completeness of advice given.
- That major sources of funding are reduced or lost. This is managed through continual engagement with providers of funding and applications for new sources of funds where existing contracts end. Detailed budgeting for each contract means that management can respond to changes promptly.
- That business-critical ICT systems are unavailable due to theft, virus, cyber-attack, unauthorised access or loss of electrical supply. This is addressed by regular testing, the introduction of multi-factor authorisation and enhanced IT security measures.
- That the retirement of key personnel leads to a major reduction in our fund-raising and advice management capability. This is being addressed by a management restructure and an increase in paid supervision.

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. There is a nominated Trustee with overall responsibility for risk management, supported by each of the sub-committees who are responsible for evaluating and mitigating against the risks in their particular areas of responsibility.

The risk management strategy comprises:

- an annual review of the risks the charity may face including a review of the Risk Matrix
- review of the Risk Register at quarterly Trustee Board meetings
- the establishment of systems and procedures to mitigate those risks identified in the plan; and
- the implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

One good example of risk mitigation was the creation of a Business Continuity Plan, which proved its worth during at the start of the Covid pandemic.

Citizens Advice Central Dorset trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Local Citizens Advice offices hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st MARCH 2024

Reference and administrative details

For day-to-day management of the charity, trustees delegate to the senior management team, comprising:

- Daniel Cadisch – Chief Officer
- Diana Hensher – Advice Services Manager (Dorchester and Sherborne)
- Elaine Morley – Advice Services Manager (North Dorset)
- Sian Alvis – Advice Services Manager (Weymouth & Portland)
- Stacey Rook – Finance Manager
- Bryony Brown – Business Manager (job share)
- Caroline Buxton – Business Manager (job share)

Diana, Bryony and Caroline are all due to retire during 2024. Post their retirement, Sian will have ASM responsibility for Weymouth, Portland and Dorchester while Elaine will be ASM for North Dorset and Sherborne. The Business Manager role will be amalgamated, and an excellent internal candidate has been identified to assume this role.

Statement of Trustees' Responsibilities

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 charity and of the financial activities of the charity 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against loss or unauthorised use and to prevent and detect fraud and other irregularities.

Statement as to Disclosure of Information to Auditors

So far as the trustees are aware, there is no relevant audit information of which the charitable company's auditors are unaware, and each trustee has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Auditors

The auditors, Scott Vevers Ltd, have signified their willingness to remain in office and a resolution for their re-appointment will be proposed at the forthcoming annual general meeting.

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

Approved by the Board on 6/11/2024 and signed on its behalf by:

Adrian Goldsack (Chairman)

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES FOR THE YEAR ENDED 31st MARCH 2024

Opinion

We have audited the financial statements of Citizens Advice Central Dorset Limited for the year ended 31st March 2024 set out on pages 12 to 24. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), 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 31st March 2024 and of the 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 Charities Act 2011.

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 UK, including the FRC'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.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

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 directors' report.

We have nothing to report in respect of the following matters to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' Annual Report; or
- the charitable company has not kept adequate accounting records; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 8, 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 a 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.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, taxation legislation and data protection, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relations;

- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquired of management as to actual and potential litigation and claims.

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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed

Scott Vevers Ltd

Scott Vevers Ltd
Chartered Accountants & Statutory Auditors
65 East Street
Bridport
Dorset DT6 3LB

Date: 14/11/24

Scott Vevers Ltd is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

CITIZENS ADVICE CENTRAL DORSET LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31st MARCH 2024

	Notes	Unrestricted funds £	Designated funds	Restricted funds £	Total 2024 £	Restated Total 2023 £
Income and endowments from:						
Donations and legacies	3	28,625	-	-	28,625	27,188
Charitable activities	4	490,840	-	636,320	1,127,160	1,087,070
Investment income		9,252	-	-	9,252	3,848
Total income		528,717	-	636,320	1,165,037	1,118,106
Expenditure on:						
Raising funds	5	803	-	-	803	60
Charitable activities	6	509,798	-	598,241	1,108,039	1,093,054
Total expenditure		510,601	-	598,241	1,108,842	1,093,114
Net income / (expenditure)		18,116	-	38,079	56,195	24,992
Gross transfers between funds		40,179	(1,852)	(38,327)	-	-
Net movement in funds		58,295	(1,852)	(248)	56,195	24,992
Reconciliation of funds						
Total funds at 1st April 2023		358,501	1,852	63,072	423,425	398,433
Total funds at 31st March 2024		416,796	-	62,824	479,620	423,425

All amounts derive from continuing activities.

All gains and losses recognised in the period are included in the statement of financial activities.

The notes on pages 15 to 24 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED

BALANCE SHEET
AS AT 31st MARCH 2024

Company Registration No. 4188591

	Notes	2024		Restated 2023	
		£	£	£	£
Fixed assets					
Tangible assets	8		631		1,852
Current assets					
Debtors	9	204,853		65,984	
Cash at bank and in hand		510,039		497,260	
		714,892		563,244	
Creditors: amounts falling due within one year	10	(235,903)		(141,671)	
Net current assets			478,989		421,573
Net assets			479,620		423,425
The funds of the charity:					
Restricted income funds	14		62,824		63,072
Designated income funds			-		1,852
Unrestricted income funds	14		416,796		358,501
Total charity funds			479,620		423,425

These financial statements have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and preparation of accounts.

Whilst the company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies and the members have not required the company to obtain an audit under section 476 of the Act, the company is subject to audit under the Charities Act 2011.

The Financial statements were approved by the board on 6/11/2024

.....
Adrian Goldsack - Chairman

.....
David Collins - Trustee

The notes on pages 15 to 24 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED

STATEMENT OF CASH FLOWS
AS AT 31st MARCH 2024

	Notes	2024		Restated 2023	
		£	£	£	£
Cash flow from operating activities	18		3,527		52,575
Cash flow from investing activities					
Interest received		9,252		3,848	
Net cash flow from investing activities			9,252		3,848
Net increase / (decrease) in cash and cash equivalents			12,779		56,423
Cash and cash equivalents at 1st April 2023			497,260		440,837
Cash and cash equivalents at 31st March 2024			510,039		497,260

The notes on pages 15 to 24 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024

1 General information

Citizens Advice Central Dorset Limited is a company, limited by guarantee, incorporated in England and Wales under the Companies Act 2006 and Charities Act 2011. The address of the registered office is provided in charity information on page 1. Details of the charity's operations are provided in the Report of the Trustees.

2 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2.1 Basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements are prepared on a going concern basis under the historical cost convention and in accordance with 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) - (Charities SORP 2019 (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The accounts include the results of the charity's operations which are described in the Trustees' Report, all of which are continuing.

2.2 Accounting convention

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2.3 Fund accounting

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2.4 Income

Income from donations and grants, including capital grants is included in incoming resources when the amount can be quantified with reasonable accuracy except as follows:

When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.

When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Grant clawbacks are deducted from incoming resources if they occur in the same accounting period. Grant clawbacks made in subsequent accounting periods are shown as outgoing resources in preference to negative income.

2.5 Expenditure

Expenditure is included when incurred. Costs which are identified as relating to restricted activities are allocated directly to those activities. Costs which relate to the general running of the bureau are allocated against unrestricted funds, and within the statement of financial activities these expenses are shown as cost of advisory services, support costs and governance costs.

Grant payments are payments made to third parties in the furtherance of the charitable objectives. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the Statement of Financial Activities once the recipient of the grant has provided the specific service or output.

Governance costs are those relating to the charity's compliance with constitutional and statutory requirements. Irrecoverable VAT is allocated to the expenditure heading to which it relates.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024

2 Accounting policies (continued)

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £750 are capitalised at cost. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fitting and equipment	25% straight line and 20% reducing balance basis
Computer equipment	33% straight line

2.7 Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

2.8 Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

2.9 Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangement entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transactions. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for similar debt instruments.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Donations and legacies

	Total (unrestricted)	
	2024	2023
	£	£
Gift Aid refunds	1,363	1,017
Alice Ellen Cooper-Dean Foundation	-	12,000
Valentine Trust	10,000	5,000
Other donations	17,262	9,171
	28,625	27,188

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024

4 Income from charitable activities

	Unrestricted funds		Restricted funds		Total	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Operation of bureaux						
Citizens Advice in Dorset	352,864	348,526	179,104	126,247	531,968	474,773
The Access to Justice Foundation LSLIP	-	-	51,064	139,748	51,064	139,748
Big4 Littlemoor project	13,468	12,768	-	-	13,468	12,768
Big Energy Savings Network	-	2,625	-	-	-	2,625
Blandford PCN Learning Disability Project	-	-	5,000	5,000	5,000	5,000
Blandford Town Council	5,000	5,000	-	-	5,000	5,000
Bridport Citizens Advice - Recharge for training supervisor	3,498	5,809	-	-	3,498	5,809
Citizens Advice East Dorset & Purbeck- Employment Unit grant	-	16,974	-	-	-	16,974
Citizens Advice East Dorset & Purbeck - Re-charge Debt Advisor Hours	-	7,630	-	-	-	7,630
Community Fund - The Gypsy, Romany, Traveller Project	-	-	31,708	-	31,708	-
Dorchester Town Council	8,471	8,000	-	-	8,471	8,000
Dorset Community Foundation	30,000	30,000	-	-	30,000	30,000
Dorset South & West Circuit - Portland Caseworkers	-	-	21,902	8,736	21,902	8,736
Energy Advice Project (EAP)	13,104	20,150	-	-	13,104	20,150
Gillingham Foodbank	23,273	11,860	-	-	23,273	11,860
Gillingham Town Council	-	5,000	-	-	-	5,000
Health Service	-	-	108,551	82,568	108,551	82,568
Ingenus UK	-	-	10,919	-	10,919	-
Macmillan	-	-	141,906	118,655	141,906	118,655
Money and Pensions service	-	-	55,860	54,443	55,860	54,443
Sherborne Town Council	8,000	16,000	-	-	8,000	16,000
The Blandford Group NHS - Support to Thrive	-	-	-	7,333	-	7,333
The Elizabeth & Prince Zaiger Trust	8,000	8,000	-	-	8,000	8,000
Wessex Water	4,550	2,341	-	-	4,550	2,341
Vale Pantry	-	-	14,258	4,349	14,258	4,349
Other amounts under £5,000	20,612	13,076	16,048	26,232	36,660	39,308
	490,840	513,759	636,320	573,311	1,127,160	1,087,070

5 Costs of raising funds

	Unrestricted funds		Restricted funds		Total	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Fundraising costs	803	60	-	-	803	60

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024

6 Expenditure - Charitable activities

	Unrestricted funds		Restricted funds		Total	
	2024	2023	2024	2023	2024	Restated 2023
	£	£	£	£	£	£
Staff costs	394,192	414,839	510,123	409,170	904,315	824,009
Direct costs	62,631	39,883	65,751	119,776	128,382	159,659
Support costs	46,857	81,441	22,367	22,005	69,224	103,446
Governance costs	6,118	5,940	-	-	6,118	5,940
	509,798	542,103	598,241	550,951	1,108,039	1,093,054
Staff costs:						
Salaries	386,872	407,080	501,135	405,225	888,007	812,305
Recruitment and training	1,576	1,008	135	-	1,711	1,008
Travel	5,776	6,384	4,927	3,012	10,703	9,396
Other costs	(32)	367	3,926	933	3,894	1,300
	394,192	414,839	510,123	409,170	904,315	824,009
Direct costs:						
Grants paid to other CAB's	1,403	-	34,498	96,718	35,901	96,718
Premises costs	54,844	38,159	31,253	19,908	86,097	58,067
Disbursements	6,384	1,724	-	3,150	6,384	4,874
	62,631	39,883	65,751	119,776	128,382	159,659
Support costs:						
Office costs	38,228	55,380	22,367	22,005	60,595	77,385
Volunteer expenses	7,408	8,488	-	-	7,408	8,488
Depreciation	1,221	17,573	-	-	1,221	17,573
	46,857	81,441	22,367	22,005	69,224	103,446
Governance costs:						
Audit fee	5,940	5,940	-	-	5,940	5,940
Cost of trustee meetings	164	-	-	-	164	-
Other sundry costs	14	-	-	-	14	-
	6,118	5,940	-	-	6,118	5,940

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024

7 Employee costs

No trustees received remuneration during the year (2023 - £nil). The costs of the remaining staff were:

	2024	2023
	£	£
Wages and salaries	805,850	738,559
Social security costs	53,918	47,902
Pension costs	28,239	25,844
	888,007	812,305

No employee earned more than £60,000 during the period. The average full time equivalent number of staff employed by the charity during the year was as follows:

	2024	2023
	No	No
Average full time equivalent number of staff employed	28.0	27.5
The average number of staff employed (Headcount)	49.0	46.0

8 Tangible fixed assets

	Fixtures, fittings & equipment	Total
	£	£
Cost		
At 1st April 2023	93,138	93,138
At 31st March 2024	93,138	93,138
Depreciation		
At 1st April 2023	91,286	91,286
Charge for the year	1,221	1,221
At 31st March 2024	92,507	92,507
Net book value		
At 31st March 2024	631	631
At 31st March 2023	1,852	1,852

9 Debtors

	2024	2023
	£	£
Operational debtors	150,023	53,760
Prepayments and accrued income	54,830	12,224
	204,853	65,984

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024

10 Creditors: amounts falling due within one year

	2024	Restated 2023
	£	£
Other creditors	78,963	9,335
Deferred income	110,576	61,187
Social security and other taxes	14,464	15,633
Accruals	31,900	55,516
	235,903	141,671

Accruals - prior period adjustment

The accounts have been restated to reflect the rent and service charge arrears due to Dorset Council for the Weymouth Library lease which was signed on 22 March 2024. The arrears had been accruing from 1 July 2019 to 31 March 2023 and were overstated in the accounts by £24,909.

11 Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

12 Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £28,239 (2023 - £25,844).

There was £3,427 (2023 - £5,102) outstanding contributions at the end of the financial year.

13 Related parties

The charity is controlled by the trustees who are all directors of the company.

There were no donations from trustees during the year (2023 - £nil).

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024

14 Analysis of funds

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted funds					
Blandford PCN Learning Disability Project	970	5,000	5,422	(548)	-
Cost of Living	45	19,563	20,878	-	(1,270)
Income Max	1,021	22,032	19,434	-	3,619
Macmillan	-	141,906	129,891	(6,703)	5,312
MaPs	7,831	55,860	56,924	-	6,767
MOJ - Ingenus	-	10,919	10,151	-	768
NHS & Forston	16,863	108,551	101,796	612	24,230
Portland caseworker projects	3,038	21,902	15,650	(9,290)	-
Refugee Ressettlement Project	24,962	29,942	27,325	(20,000)	7,579
Rough Sleepers (Dorset Council)	4,985	38,892	34,273	(5,000)	4,604
Specialist Employment & Housing Advice	-	16,048	48,416	32,368	-
Support to Thrive	611	-	-	(611)	-
The Access to Justice Foundation ITLA	-	8,333	5,759	-	2,574
The Access to Justice Foundation LSLIP	-	42,731	43,576	845	-
The Gypsy, Romany, Traveller Project	-	31,708	29,049	-	2,659
Ukraine Refugee	2,746	68,675	36,138	(30,000)	5,283
Vale Pantry	-	14,258	13,559	-	699
	63,072	636,320	598,241	(38,327)	62,824
Unrestricted funds					
Designated funds					
IT investment fund	1,852	-	-	(1,852)	-
	1,852	-	-	(1,852)	-
General funds	358,501	528,717	510,601	40,179	416,796
	360,353	528,717	510,601	38,327	416,796
	423,425	1,165,037	1,108,842	-	479,620

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024

14 Analysis of funds (continued)

2023	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Restated At 31 March 2023 £
Restricted funds					
Big Energy Savings Network (BESN)	*15,821*	*-*	*-*	*(15,821)*	*-*
Blandford PCN Learning Disability Project	*-*	*5,000*	*4,030*	*-*	*970*
Cost of Living	*-*	*8,722*	*8,677*	*-*	*45*
Income Max	*-*	*16,935*	*15,914*	*-*	*1,021*
Kushti bok	*-*	*25,000*	*25,000*	*-*	*-*
Macmillan	*-*	*118,655*	*124,852*	*6,197*	*-*
MaPs	*-*	*54,443*	*46,612*	*-*	*7,831*
Mediation	*-*	*14,732*	*14,732*	*-*	*-*
NHS & Forston	*20,353*	*82,568*	*86,058*	*-*	*16,863*
Portland caseworker projects	*-*	*20,236*	*17,198*	*-*	*3,038*
Refugee Resettlement Project	*18,097*	*29,942*	*23,077*	*-*	*24,962*
Rough Sleepers (Dorset Council)	*-*	*32,039*	*27,054*	*-*	*4,985*
Support to Thrive	*-*	*7,333*	*6,722*	*-*	*611*
The Access to Justice Foundation LSLIP	*2,769*	*139,748*	*132,394*	*(10,123)*	*-*
The Armed Force Community	*-*	*-*	*3,150*	*3,150*	*-*
Vale Pantry (Sturminster Newton Outreach)	*-*	*4,349*	*4,618*	*269*	*-*
Ukraine Refugee	*-*	*13,609*	*10,863*	*-*	*2,746*
	57,040	*573,311*	*550,951*	*(16,328)*	*63,072*
Unrestricted funds					
Designated funds					
IT investment fund	*18,439*	*-*	*-*	*(16,587)*	*1,852*
	18,439	*-*	*-*	*(16,587)*	*1,852*
General funds	*322,954*	*544,795*	*542,163*	*32,915*	*358,501*
	341,393	*544,795*	*542,163*	*16,328*	*360,353*
	398,433	*1,118,106*	*1,093,114*	*-*	*423,425*

15 Purpose of Designated and Restricted Funds

Restricted

Blandford PCN Learning Disability Project (This project has ended)

Working with the Surgery clinical team to identify patients with a learning disability who need advice support. Carrying out benefit checks and supporting patients through the claims process. Identifying the other advice needs for this client group.

Cost of Living

Funding from Dorset Council via the Citizens Advice in Dorset consortium provides a general advice caseworker in the North Dorset area. Based at Blandford and Gillingham, the caseworker links with partners such as Blandford Town Council to give intense support to claim a range of grants and benefits to alleviate the impact of the cost of living crisis.

Income Max

Funding from Dorset Council via the Citizens Advice in Dorset consortium allows delivery of support in a library setting. Clients get additional support to maximise their income through benefit calculations and help to claim.

Macmillan

This Dorset-wide project is to provide four part-time advisers for MacMillan clients who need to be visited in their own home. The project also pays for administration help for each advisor, a part-time project co-ordinator, a part-time project manager and some supervision. The project is managed by the Dorchester bureau.

15 Purpose of Designated and Restricted Funds (continued)

MaPs (Money and Pension Services)

Funding from the Money and Pension Service contract with National Citizens Advice which sub contracts CACD to deliver specialist debt advice and casework.

MOJ - Ingeus

Supplying sub contracted services under the main contract held by Ingeus. Ingeus provides Finance Benefits and Debt for clients in the probation service or in one of the prisons in the wider Dorset area. Linking up with a wider team of Ingeus staff to provide advice on benefit claims and debt advice. providing a link to debt casework where appropriate.

NHS and Forston

To provide funding for the provision of outreach work in six GP surgeries. This is a rolling contract.

Portland Caseworker Project

Funding to deliver a range of outreach services on Portland to target those most in need. Venues include the Foodbank and Tophill library.

Refugee Resettlement Project

To provide support to Syrian refugee families being resettled in central Dorset to help with their integration into the local community.

Rough Sleepers Initiative

Providing direct support and advice to those who experience homelessness or are threatened with homelessness in the Dorset Council area. This can include those who are street homeless or those who do not have a settled home.

Specialist Employment & Housing Advice (Now being funded the ATJ ITLA)

Funding for the Dorset Employment Unit; a team of specialist paid staff and volunteers who can offer the full range of employment advice up to and including representation at employment tribunal. The housing specialist advice is a source of second tier support as well as taking on a limited number of complex cases.

Support to Thrive

This was a pilot project funded by Blandford Surgery to establish a new Surgery caseworker providing generalist advice.

The Access to Justice Foundation LSLIP

Funding to deliver a partnership of six advice agencies across wider Dorset and South Somerset. The delivery included specialist subjects of housing, family, discrimination and employment. It also delivered a range of training bringing in delivery partners such as Shelter.

The Access to Justice Foundation ITLA

Five year funding to support the delivery of advice to marginalised groups in the community. The funding specifically provides funding for the Dorset Employment Unit and our housing specialist. It also provides the flexibility to respond to emerging trends in core advice for the community.

The Gypsy, Romany, Traveller Project

This project provides advocacy, information and advice for those from the Gypsy Traveller and Roma community. It funds an Advocacy Worker who links closely with the Kushti Bok charity in Dorset. This partnership improves trust within the community to work with Citizens Advice.

Vale Pantry (Sturminster Newton Outreach)

Funding from the Lottery allows the Vale Pantry to fund us to provide a dedicated caseworker based at the Vale Pantry. Working closely with the Pantry team we offer advice, support and information to the service users of the Social Supermarket.

Ukraine Refugee

Providing dedicated and specialist coordinator to work with Ukrainian Refugees based in the Dorset Council area. The Coordinator builds knowledge and capacity to better support this client group.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024

16 Analysis of net assets between funds

	General funds	Designated funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£
Tangible fixed assets	631	-	631	-	631
Current assets	652,068	-	652,068	62,824	714,892
Creditors: amounts falling due within one year	(235,903)	-	(235,903)	-	(235,903)
	416,796	-	416,796	62,824	479,620

2023			*£*	*£*	*£*
Tangible fixed assets			*1,852*	-	*1,852*
Current assets			*500,172*	*63,072*	*563,244*
Creditors: amounts falling due within one year			*(166,580)*	-	*(166,580)*
			335,444	*63,072*	*398,516*

17 Lease Commitments

As at 31 March the charity had future minimum lease commitments as follows:

	2024	2023
	£	£
Not later than 1 year	33,797	36,500
Later than 1 year and not later than 5 years	82,344	73,250
Later than five years	52,500	63,000
	168,641	172,750

18 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2024	Restated 2023
	£	£
Net income / (expenditure) for the year	56,195	24,992
Interest receivable	(9,252)	(3,848)
Depreciation and impairment of tangible fixed assets	1,221	17,573
(Increase) / decrease in debtors	(138,869)	(4,611)
Increase / (decrease) in creditors	94,232	18,469
Net cash flow from operating activities	3,527	52,575

19 Financial instruments

Categorisation of financial instruments

	2024	2023
	£	£
Financial assets that are debt instrument measured at amortised cost	660,062	551,020
Financial liabilities measured at amortised cost	235,903	141,671

Items of income, expense, gains or losses

The total interest income for financial assets not measured at fair value through profit or loss is £9,252 (2023 - £3,848).

CITIZENS ADVICE CENTRAL DORSET LIMITED

England & Wales - Charity number 1089018

Accounts

Company Registration No. 04188591 (England and Wales)

Charity Registration No. 1089018

CITIZENS ADVICE CENTRAL DORSET LIMITED

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2023

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

Charity Information	1
Report of the Trustees	2-9
Independent Auditors Report	10-12
Statement of Financial Activities	13
Balance Sheet	14
Statement of Cash Flows	15
Notes to the Financial Statements	16-24

CITIZENS ADVICE CENTRAL DORSET LIMITED

CHARITY INFORMATION
FOR THE YEAR ENDED 31st MARCH 2023

TRUSTEES:	Mr A H Goldsack (Chair) Mr R J Baker Mr S P Beare Ms A Binsley Mr D A Collins Dr D.H. Cove (resigned 30.6.2023) Mr S C Dawson Mr J-P Dervley Mr P D Green Ms T McGregor Mr S F Saywell (appointed 3.8.2022) Ms C E Stephens
COMPANY SECRETARY:	Mr R J Baker
CHIEF OFFICER:	Mr Daniel Cadisch
REGISTERED OFFICE:	1 Acland Road Dorchester Dorset DT1 1JW
CHARITY NUMBER:	1089018
COMPANY NUMBER:	04188591 (England and Wales)
AUDITOR:	Scott Vevers Ltd Chartered Accountants & Registered Auditors 65 East Street, Bridport, Dorset DT6 3LB
BANKERS:	Barclays Bank Plc 10 South Street Dorchester Dorset DT1 1BT CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ

CITIZENS ADVICE CENTRAL DORSET LIMITED
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st MARCH 2023

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their report together with the financial statements of the charity for the year ended 31st March 2023. They are also prepared in order to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charites Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republicof Ireland (FRS102).

Objectives and Activities

Objects and aims

The object of the charity is to assist local people in resolving their legal, financial and other problems by providing information and advice and by influencing policy makers.

The aim of Citizens Advice Central Dorset is to provide the advice people need for the problems that they face and flowing from this, to campaign for improvements to policies and practices that affect their lives. Our core principles are to:

- value and respect diversity
- promote equality
- challenge discrimination
- work together and value the contribution of colleagues

We give free, confidential, independent and impartial advice to anyone, regardless of age, race, gender, ethnic origin, sexual orientation, disability or religious belief.

These principles guide our provision of services: a service that has to be responsive to changing community needs, influential with those responsible for meeting these needs and focused on developing the awareness of rights and responsibilities.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Citizens Advice aims and objects and in deciding the activities undertaken by Citizens Advice during the year. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Business Planning

The Business Development Plan 2022-25, adopted in May 2022, updated our strategy for achieving the aims and objectives of the organisation over the next three years. The Plan describes the strategic priorities and, using a number of appendices to describe and evaluate different aspects of the organisation, set out an Operational Action Plan for the three years.

The strategic priorities for 2022-23 were:

- Resilient and valued workforce – post-Covid to create and deliver a workforce plan that will provide the capacity to deliver our advice service, with an increased emphasis on training and to manage staff and volunteer workloads to prevent burn-out.

- Accessible Advice – the provision of quality advice for everyone when they need it, by whatever channel they wish, to support their need within the resources and capability available.

- Influence – use evidence to develop and contribute to research and campaigns activity that leads to improvements in national and local policy and practice.

- Financial sustainability – ensure our future viability and future-proof our work in part by identifying new sources of funding.

- Work in partnership – recognising that to deliver the needs of our clients, we need to work with the most diverse range of partners across the Dorset Council area and beyond.

Our focus during the year has been on maintaining a high quality advice service to clients at a time when household budgets have been coming under extreme pressure. The challenges encountered during the Covid period have been superceded by the cost of living pressures faced by our clients. Face-to-face services, which were necessarily reduced for a period of time, remain a key element of our service.

While our overall objective of focussing on the needs of vulnerable clients does not change from year to year, the issues with which we are presented are continuing to become increasingly complex and numerous. During 2022 much of our workload arose from problems for our clients surrounding Personal Independence Payments (PIP), Universal Credit (UC) and other benefit issues. During the pandemic, there was an inevitable reduction in the number of clients who contacted us : however, the numbers are continuing to return to pre-pandemic levels with a 19% increase in the number of clients seen over 2021-22.

Monitoring of progress

The Operational Action Plan is used by the senior management team to record progress against implementation of the Business Plan. The plan is reviewed quarterly at a senior management team meeting and a Red/Amber/Green flag given to each individual action.

The Risk Assessment is also reviewed on a quarterly basis and any new actions arising as a result are added to the Operational Action Plan. During the financial year the whole risk assessment process for the organisation was reviewed and improved. This improvement included clearer ownership of risk and the identification of emerging risks throughout the year

A progress report is then presented quarterly to the Trustee Board, highlighting actions rated as Red, and any significant changes to the Risk Assessment.

Significant activities

During the year the service gradually returned towards the new normal. Our core advice service was again made available face-to-face in our main offices (Dorchester, Sherborne, Gillingham, Weymouth & Portland) and our 20 outreaches but with strict Covid protocols. The proportion of advice provided via phone (through the Dorset Adviceline, jointly provided by staff from the three Dorset Council local Citizens Advice offices on a rota basis) and email remained at a higher level while video consultations have also been made available. During the year, constant reviews were carried out and Covid restrictions were carefully lifted as the position improved. All main offices and outreaches were the subject of health and safety risk assessments to ensure the well-being of our staff, volunteers and our clients.

In addition, during the year, we had a number of projects that provided advice and support to specific client groups or subject areas:

- Macmillan Welfare benefits service – advice to people affected by cancer
- GP Practice Project – advice delivered to patients in 13 GP practices (including Blandford PCN which was funded separately)
- Access to Justice – advice delivered to clients having trouble obtaining legal remedies
- Mental Health inpatients service – advice to inpatients of Forston Clinic in Dorchester
- Refugee Resettlement Project – advice to refugees from Ukraine, Syria and Afghanistan
- Income maximisation – benefits advice, applications for discretionary payments and grants
- Debt/Wessex Water – specialist advice on managing debt
- Energy Advice – advice on energy-related issues
- Carbon Monoxide Advice – advice on carbon monoxide safety issues
- Employment Unit – providing specialist advice with employment disputes
- Kushti Bok – advice for members of the Gypsy, Roma and Traveller communities
- Money Advice and Pensions Service – helping clients in to manage their finances
- Big4Littlemoor – outreach advice service in Littlemoor

- Rough Sleepers Initiative – benefits and debt advice for rough sleepers and those threatened with homelessness
- Christians Against Poverty, Gillingham – outreach advice service at the Foodbank
- Portland foodbank and Westham foodbank – outreach advice service
- SEND – advice service to parents/carers of children with special educational needs and disabilities
- Learning Disabilities – advice service to people with learning disabilities in Blandford
- Portland outreach – advice service on Portland
- Sturminster Newton Vale Pantry – advice service to customers of the Vale Pantry

Contribution of Volunteers

The organisation continues to experience high demand from local people which could not be met without the help of the 124 volunteers (including 12 trustees), who are involved in all aspects of the day to day running of Citizens Advice. While the main area of volunteer activity is the provision of advice, other people volunteer in administrative and secretarial roles. Volunteers contributed approximately 34,944 hours of work to the bureau during the year, valued at £681,000. The growing cost of living crisis is putting increased pressure on our under-privileged client base which translates into higher levels of stress for our volunteers. They have proved highly adaptable and risen to the challenge magnificently ; without them the charity would be unable to operate and every effort is made to support and encourage them. Whilst largely reliant on unpaid volunteers to provide advice, these volunteers need to be supported by a nucleus of paid professional staff. The ability to raise funds to provide this core service is increasingly critical with both public and private sources of funding under growing pressure.

Achievements and Performance

Figures for 2022-23

Our staff dealt with 8,879 clients during the year who presented with a total of 28,461 issues. We succeeded in gaining £5.3 million (2022: £4.1 million) in income for our clients during this time and getting debts of £434,000 written off.

The main areas of advice by category were shows the following:

Benefits (including Universal Credit and PIP) 41% (2022: 44%)
Charitable support & food bank 13%
Debt 10% (2022: 12%)
Housing 9% (2022: 10%)
Utilities & communication 7%
Employment 3% (2022: 6%)
Relationships 3% (2022: 5%)

All other 14% (2022 : 23%)

The ways in which clients contact us continues to evolve. The proportion of clients who we saw face-to-face in one of our 4 main offices or 20 outreaches recovered to 24% during the year (2022 : 13%, 2021 : 6%) while the rest were handled via telephone, email or letter.

Dorset Council is our key partner, having commissioned the provision of advice services in the county and awarding us the contract, working with the two other Dorset County Citizens Advice offices. We were successful in securing the contract which commenced on 1 October 2021 ; the contract is at a fixed price for a period of 3 years, with the possibility of a 2 year extension. While this provides greater certainty than the previous grant funding - which was renewable from year to year – the escalating rate of inflation means that the value of the grant is decreasing rapidly in real terms.

Financial Review

The Statement of Financial Activities shows a nominal surplus for the year of £83 (2022 : deficit £56,295.) In the circumstances, to have broken even is very satisfactory and ahead of our budget expectation. It also means that over the past 3 financial years we have also managed to break even. Key factors were as follows:

- efforts to secure additional funding were successful with a number of relatively small contracts secured through close co-operation with Dorset Council, Town Councils and local food banks

- our other main projects and donations continued at broadly similar levels, while income from the key Access to Justice project rose by £38,649

- staffing costs increased by 10% to £812k, both to service new contracts and from inflationary pay rises. Since total income rose by 13%, the limited increase in the highest cost category explains the improved performance

Total income for the year at £1,118,106 shows an increase of £130,392 on 2021-22 although core funding from Dorset Council remained at the contracted level. Fears that the loss of one-off Covid related funding would be damaging proved unfounded.

We receive two types of income: unrestricted grants, donations and commissions which enable us to fund our core costs, as well as 'restricted' income from contracting bodies to deliver specific projects. Almost 47% of this year's income was restricted (£573,311) i.e. it is for limited 'restricted' purposes which cannot be spent on anything else. To the extent that such money is not spent in the year received, it has to be carried forward as a 'restricted' reserve. During the year we spent £22,360 less on restricted projects than we received, this year end restricted reserves rose from £57,040 to £63,072.

Dorset Council provide us with around 30% of our total income while the balance of our income comes from a variety of sources as outlined above. This proportion has dropped by around 10% compared to last year, reflecting our success in identify other sources of income. Town and some Parish Councils also provide grants to support local offices. Efforts to identify potential sources of charitable income and apply for grant funding continue to bear fruit: we were again successful during the year with several grant applications and received generous donations from the Corton Hill Trust and the Alice Ellen Cooper-Dean Foundation. By its nature, much of our funding is one-off or only renewed from year to year, hence there is limited visibility over the medium term and projects, such as supporting cancer patients through our contract with Macmillan, are subject to regular review. As mentioned above winning the Dorset Council contract for the provision of advice, which secures that income for at least 3 years from October 2021, provides a welcome degree of certainty.

Total expenditure for the year amounted to £1,118,023, an increase of £74,014 (7%). Salaries remain the major cost element, now accounting for 73% of the total overhead (2022: 71%.) Grants paid to other Citizens Advice offices for delivering joint projects (primarily Access to Justice) totalled £96,718, accounting for a further 9% of total expenditure.

Our reserves at the year end comprise:

	£
Restricted funds for projects	63,072
Designated funds	1,852
Free reserves	333,592
Total	**£398,516**

Reserves Policy

The Trustee Board is charged with establishing an appropriate level of unrestricted funds to hold in reserve. Our policy is to keep such funds in reserve so as to allow the organisation to operate for a period of between three and six months in the absence of any income. The trustees consider that reserves at this level will

ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised or adjustments made to expenditure. It might also be necessary in these circumstances to meet redundancy commitments. At 31st March 2023 unrestricted reserves stood at £335,444 which is comfortably within our stated policy range. The designated ICT reserve represents the net book value of our fixed assets i.e. the amount of depreciation still to be charged on these assets.

Future Plans

Our Business Development Plan 2022-25 set out our strategy for the current three year period, as we continue to develop services according to its key principals of equality of access and tackling social justice during a period of great change. The major theme is collaboration with our partners, particularly through Citizens Advice in Dorset, the consortium of the two remaining local Citizens Advice offices, with whom we won and are fulfilling the Dorset Council contract.

The organisation has an increasing role in helping those with a very high level of need as the proportion of clients with underlying health issues increases. In order to cope with this demand, we will need to maintain and support our strong volunteer base, as well as attracting new funding opportunities for project work, and looking for ways to diversify our funding streams.

During the next three years, in response to identified unmet need for our services, we want to increase our outreach into Blandford, Weymouth and Portland; strengthening our offer to areas of high deprivation is a particular focus of the Dorset Council contract.

Post Year End Events

There have been two important changes since March. We applied for a continuation of the very successful Access to Justice project and budgeted on the basis that funding would be renewed. Unfortunately, we were unsuccessful with the result that we will lose some £128,000 of income that we were expecting in 2023-24. We have had to reduce staffing levels and this will have a significant bottom line impact; however, partner payments will be saved and efforts continue to replace this lost funding.

The recent arrival of the Portland barge has also created local concern, although at this stage it is unclear exactly how this will affect our services.

Structure, Governance and Management

Governing Document

The charity is a company limited by guarantee. It is governed by its Memorandum and Articles of Association originally dated 28th March 2001, with five subsequent amendments up to 12th March 2019.

Recruitment and appointment of new trustees

The Trustee Board has been merger activity of recent years resulted in a large and slightly cumbersome Trustee Board. Over the past two years a number of 'legacy' Trustees have retired and the current Board is working well with all Trustees involved in sub-committee work.

A skills audit of the Trustee Board is carried out annually and a peer review process is operating. Where specific gaps are identified in terms of knowledge and expertise, such as ICT or Marketing / Communications an independent recruitment exercise is conducted to find suitable candidates. During the year 3 new Trustees joined the Board and 3 resigned.

It was reassuring that the Citizens Advice audit confirmed that the Governance procedures introduced over recent years were highly satisfactory and among the best in the country in this respect.

Trustee induction

Where applicable, new trustees are invited to meet key members of staff and volunteers, either in person or virtually, and encouraged to attend a meeting of each sub-committee. They are also briefed on their legal

obligations under charity and company law, the contents of the Memorandum and Articles of Association, recent financial performance and the future financial and objective plans of the charity.

Organisational Structure

The Board of Trustees hold at least four ordinary meetings in each year and may hold such other ordinary meetings as are required. The quorum for these meetings is the greater of one third of the members of the Board of Trustees, or three members. Board attendance during the year has been consistently high. The Board also conducts its business through the use of sub-committees for People, Business Planning and Risk, ICT and Finance and Premises. Many meetings continue to be held remotely although physical Board meetings have recently become the norm again.

The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

Wider network

Citizens Advice Central Dorset is an independent charity that is a member of Citizens Advice (trading name of the National Association of Citizens Advice Bureaux), which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

Related Parties

Some joint grant applications are made with other local Citizens Advice offices and funds which are collected by Citizens Advice Central Dorset are paid over on presentation of properly approved expenditure. Similar co-operation exists with Citizens Advice Bridport and District in the operation of the defined contribution pension scheme with Standard Life.

Citizens Advice Central Dorset are members of the local consortium, Citizens Advice in Dorset (CAiD), enabling joint working between the 3 local Citizens Advice offices in the Dorset Council area. CAiD holds several county-wide contracts on behalf of its members.

The directors consider the board of directors, who are also the trustees, and the senior management team comprise the key management personnel of the charity in charge of directing, controlling, running and operating the Trust on a day to day basis. All directors give of their time freely and no director received remuneration in the year.

The pay of the senior staff is reviewed annually and is increased in light of what the charity can afford and market rates. The directors take into consideration pay levels in other charities of a similar size.

Major Risks

Considerable focus has been placed on risk management over the past year with each of the board sub-committees being given required to manage those risks arising in their area of responsibility. The main risks and uncertainties facing the charity are:

- That inaccurate advice is given to clients. Our policies and procedures set out the standards of advice and documentation required. These are implemented through an ongoing process of supervision of advisors and advice given. This is followed by a series of quality control measures checking the accuracy and completeness of advice given.
- That major sources of funding are reduced or lost. This is managed through continual engagement with providers of funding and applications for new sources of funds where existing contracts end. Detailed budgeting for each contract means that management can respond to changes promptly.

- That business critical ICT systems are unavailable due to theft, virus, cyber-attack, unauthorised access or loss of electrical supply. This is addressed by regular testing, the introduction of multi-factor authorisation and enhanced IT security measures.

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. There is a nominated Trustee with overall responsibility for risk management, supported by each of the sub-committees who are responsible for evaluating and mitigating against the risks in their particular areas of responsibility.

The risk management strategy comprises:

- an annual review of the risks the charity may face including a review of the Risk Matrix
- review of the Risk Register at quarterly Trustee Board meetings
- the establishment of systems and procedures to mitigate those risks identified in the plan; and
- the implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

One good example of risk mitigation was the creation of a Business Continuity Plan, which proved its worth during at the start of the Covid pandemic.

Citizens Advice Central Dorset trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Local Citizens Advice offices hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Reference and administrative details

For day-to-day management of the charity, trustees delegate to the senior management team, comprising:

- Daniel Cadisch – Chief Officer
- Diana Hensher – Advice Services Manager (Dorchester and Sherborne)
- Elaine Morley – Advice Services Manager (North Dorset)
- Sian Alvis – Advice Services Manager (Weymouth & Portland)
- Stacey Rook – Finance Manager
- Bryony Brown – Business & Partnership Manager (job share)
- Caroline Buxton – Business & Partnership Manager (job share)

Statement of Trustees' Responsibilities

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 charity and of the financial activities of the charity 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for ensuring that the company maintains

an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against loss or unauthorised use and to prevent and detect fraud and other irregularities.

Statement as to Disclosure of Information to Auditors
So far as the trustees are aware, there is no relevant audit information of which the charitable company's auditors are unaware, and each trustee has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Auditors
The auditors, Scott Vevers Ltd, have signified their willingness to remain in office and a resolution for their re-appointment will be proposed at the forthcoming annual general meeting.

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

Approved by the Board on ..... 1/11/23 ..... and signed on its behalf by:

Adrian Goldsack (Chairman)

CITIZENS ADVICE CENTRAL DORSET LIMITED
INDEPENDENT AUDITORS REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

Opinion

We have audited the financial statements of Citizens Advice Central Dorset Limited for the year ended 31st March 2023 set out on pages 13 to 24. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charity's trustees, as a body, in accordance with Part four of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2023 and of the 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 Charities Act 2011.

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 group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC'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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the group's or parent charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

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 directors' report.

We have nothing to report in respect of the following matters to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' Annual Report; or
- the charitable company has not kept adequate accounting records; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on pages 8 and 9, 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 a 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.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:
- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:
- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:
- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:
- agreeing financial statement disclosures to underlying supporting documentation
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims.

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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report
This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. 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 the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Scott Vevers Ltd
.....

Scott Vevers Ltd
Chartered Accountants & Statutory Auditors
65 East Street
Bridport
Dorset
DT6 3LB

Date: 24/11/23

Scott Vevers Ltd is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

CITIZENS ADVICE CENTRAL DORSET LIMITED
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31ST MARCH 2023

	Notes	Unrestricted funds £	Designated funds	Restricted funds £	Total 2023 £	Total 2022 £
Income and endowments from:						
Donations and legacies	3	27,188	-	-	27,188	32,943
Charitable activities	4	513,759	-	573,311	1,087,070	954,699
Investment income (Bank interest)		3,848	-	-	3,848	72
Total income		544,795	-	573,311	1,118,106	987,714
Expenditure on:						
Raising funds	5	60	-	-	60	1,000
Charitable activities	6	567,012	-	550,951	1,117,963	1,043,009
Total expenditure		567,072	-	550,951	1,118,023	1,044,009
Net income (expenditure)		(22,277)	-	22,360	83	(56,295)
Gross transfers between funds		32,915	(16,587)	(16,328)	-	-
Net movement in funds		10,638	(16,587)	6,032	83	(56,295)
Reconciliation of funds						
Total funds at 1st April 2022		322,954	18,439	57,040	398,433	454,728
Total funds at 31st March 2023		333,592	1,852	63,072	398,516	398,433

All amounts derive from continuing activities.

All gains and losses recognised in the period are included in the statement of financial activities.

The notes on pages 16 to 24 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED
BALANCE SHEET
AS AT 31ST MARCH 2023

Company Registration No. 4188591

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	8		1,852		19,425
Current assets					
Debtors	9	65,984		61,373	
Cash at bank and in hand		497,260		440,837	
		563,244		502,210	
Creditors: amounts falling due within one year	10	(166,580)		(123,202)	
Net current assets			396,664		379,008
Net assets			398,516		398,433
The funds of the charity:					
Restricted income funds	14		63,072		57,040
Designated income funds			1,852		18,439
Unrestricted income funds	14		333,592		322,954
Total charity funds			398,516		398,433

These financial statements have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and preparation of accounts.

Whilst the company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies and the members have not required the company to obtain an audit under section 476 of the Act, the company is subject to audit under the Charities Act 2011.

The Financial statements were approved by the board on ..1/11/23.....

.....
Adrian Goldsack - Chairman

.....
David Collins - Trustee

The notes on pages 16 to 24 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED
STATEMENT OF CASH FLOWS
AS AT 31st MARCH 2023

	Notes	2023		2022	
		£	£	£	£
Cash flow from operating activities	18		52,575		8,397
Cash flow from investing activities					
Interest received		3,848		72	
Net cash flow from investing activities			3,848		72
Net increase / (decrease) in cash and cash equivalents			56,423		8,469
Cash and cash equivalents at 1st April 2022			440,837		432,368
Cash and cash equivalents at 31st March 2023			497,260		440,837

The notes on pages 16 to 24 form part of these financial statements

1 General information

Citizens Advice Central Dorset Limited is a company, limited by guarantee, incorporated in England and Wales under the Companies Act 2006 and Charities Act 2011. The address of the registered office is provided in charity information on page 1. Details of the charity's operations are provided in the Report of the Trustees.

2 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2.1 Basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements are prepared on a going concern basis under the historical cost convention and in accordance with 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) - (Charities SORP 2019 (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The accounts include the results of the charity's operations which are described in the Trustees' Report, all of which are continuing.

2.2 Accounting convention

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2.3 Fund accounting

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2.4 Income

Income from donations and grants, including capital grants is included in incoming resources when the amount can be quantified with reasonable accuracy except as follows:

When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.

When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Grant clawbacks are deducted from incoming resources if they occur in the same accounting period. Grant clawbacks made in subsequent accounting periods are shown as outgoing resources in preference to negative income.

2.5 Expenditure

Expenditure is included when incurred. Costs which are identified as relating to restricted activities are allocated directly to those activities. Costs which relate to the general running of the bureau are allocated against unrestricted funds, and within the statement of financial activities these expenses are shown as cost of advisory services, support costs and governance costs.

Grant payments are payments made to third parties in the furtherance of the charitable objectives. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the Statement of Financial Activities once the recipient of the grant has provided the specific service or output.

Governance costs are those relating to the charity's compliance with constitutional and statutory requirements. Irrecoverable VAT is allocated to the expenditure heading to which it relates.

2 Accounting policies (continued)

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £750 are capitalised at cost. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fitting and equipment	25% straight line and 20% reducing balance basis
Computer equipment	33% straight line

2.7 Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

2.8 Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

2.9 Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangement entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transactions. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for similar debt instruments.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Donations and legacies

	Total (unrestricted)	
	2023	2022
	£	£
Gift Aid refunds	1,017	2,268
Alice Ellen Cooper-Dean Foundation	12,000	10,000
Valentine Trust	5,000	-
Other donations	9,171	20,675
	27,188	32,943

4 Income from charitable activities

	Unrestricted funds		Restricted funds		Total	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Operation of bureaux						
Citizens Advice in Dorset	348,526	349,959	126,247	73,160	474,773	423,119
Access to Justice LSLIP	-	-	139,748	101,099	139,748	101,099
Big4 Littlemoor project	12,768	12,528	-	-	12,768	12,528
Big Energy Savings Network	2,625	-	-	2,750	2,625	2,750
Blandford PCN Learning Disability Project	-	-	5,000	-	5,000	-
Blandford Town Council	5,000	-	-	-	5,000	-
Bridport Citizens Advice - Recharge for training supervisor	5,809	-	-	-	5,809	-
Citizens Advice East Dorset & Purbeck- Employment Unit grant	16,974	-	-	-	16,974	-
Citizens Advice East Dorset & Purbeck - Re-charge Debt Advisor Hours	7,630	-	-	-	7,630	-
Dorchester Town Council	8,000	13,600	-	-	8,000	13,600
Dorset Community Foundation	30,000	30,000	-	-	30,000	30,000
Dorset South & West Circuit - Portland Caseworkers	-	-	8,736	-	8,736	-
Energy Advice Project (EAP)	20,150	9,630	-	-	20,150	9,630
Gillingham Foodbank	11,860	-	-	-	11,860	-
Gillingham Town Council	5,000	10,000	-	-	5,000	10,000
Health Service	-	-	82,568	82,568	82,568	82,568
Macmillan	-	-	118,655	116,064	118,655	116,064
Money and Pensions service	-	-	54,443	57,260	54,443	57,260
Sherborne Town Council	16,000	8,000	-	-	16,000	8,000
The Blandford Group NHS - Support to Thrive	-	-	7,333	-	7,333	-
The Elizabeth & Prince Zaiger Trust	8,000	8,000	-	-	8,000	8,000
Universal Support	-	47,733	-	-	-	47,733
Wessex Water	2,341	4,782	-	-	2,341	4,782
Vale Pantry	-	-	4,349	-	4,349	-
Other amounts under £5,000	13,076	28,811	26,232	(1,245)	39,308	27,566
	513,759	523,043	573,311	431,656	1,087,070	954,699

5 Costs of raising funds

	2023	2022
	£	£
Fundraising costs	60	1,000

6 Expenditure - Charitable activities

	Charitable activities		Support costs		Total	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Operation of bureaux:						
Activities undertaken directly	915,473	829,001	100,898	108,049	1,016,371	937,050
Grant funding of activities	101,592	105,959	-	-	101,592	105,959
	1,017,065	934,960	100,898	108,049	1,117,963	1,043,009
Natural classification:-	£	£	£	£	£	£
Grants paid to other CAB's	96,718	104,963	-	-	96,718	104,963
Salary costs	812,305	736,898	-	-	812,305	736,898
Other staff costs (including travel and training)	20,192	14,461	-	-	20,192	14,461
Office costs	-	-	77,385	80,673	77,385	80,673
Premises costs	82,976	77,642	-	-	82,976	77,642
Disbursements	4,874	996	-	-	4,874	996
Depreciation	-	-	17,573	24,048	17,573	24,048
Governance costs						
Examination/audit fee	-	-	5,940	2,928	5,940	2,928
Other sundry costs	-	-	-	400	-	400
	1,017,065	934,960	100,898	108,049	1,117,963	1,043,009

7 Employee costs

No trustees received remuneration during the year (2022 - £nil). The costs of the remaining staff were:

	2023	2022
	£	£
Wages and salaries	738,559	670,634
Social security costs	47,902	41,577
Pension costs	25,844	24,687
	812,305	736,898

No employee earned more than £60,000 during the period. The average full time equivalent number of staff employed by the charity during the year was as follows:

	2023	2022
	No	No
Average full time equivalent number of staff employed	27.5	25.0
The average number of staff employed (Headcount)	46.0	44.0

8 Tangible fixed assets

	Fixtures, fittings & equipment	Total
	£	£
Cost		
At 1st April 2022	93,138	93,138
Additions	-	-
At 31st March 2023	93,138	93,138
Depreciation		
At 1st April 2022	73,713	73,713
Charge for the year	17,573	17,573
At 31st March 2023	91,286	91,286
Net book value		
At 31st March 2023	1,852	1,852
At 31st March 2022	19,425	19,425

9 Debtors

	2023	2022
	£	£
Operational debtors	53,760	51,489
Prepayments and accrued income	12,224	9,884
	65,984	61,373

10 Creditors: amounts falling due within one year

	2023	2022
	£	£
Other creditors	9,335	6,057
Deferred income	61,187	51,127
Social security and other taxes	15,633	12,161
Accruals	80,425	53,857
	166,580	123,202

11 Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

12 Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £25,844 (2022 - £24,687).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

13 Related parties

The charity is controlled by the trustees who are all directors of the company.

There were no donations from trustees during the year (2022 - Two trustees donated £1,360).

14 Analysis of funds

	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted funds					
Access to Justice LSLIP	2,769	139,748	132,394	(10,123)	-
Big Energy Savings Network (BESN)	15,821	-	-	(15,821)	-
Blandford PCN Learning Disability Project	-	5,000	4,030	-	970
CCG and GP Surgeries	20,353	82,568	86,058	-	16,863
Cost of Living	-	8,722	8,677	-	45
Income maximisation	-	16,935	15,914	-	1,021
Kushti bok	-	25,000	25,000	-	-
Macmillan	-	118,655	124,852	6,197	-
MaPs	-	54,443	46,612	-	7,831
Mediation	-	14,732	14,732	-	-
Portland caseworker projects	-	20,236	17,198	-	3,038
Rough Sleepers (Dorset Council)	-	32,039	27,054	-	4,985
Support to Thrive	-	7,333	6,722	-	611
Syrian refugee re-settlement	18,097	29,942	23,077	-	24,962
The Armed Force Community	-	-	3,150	3,150	-
Vale Pantry (Sturminster Newton Outreach)	-	4,349	4,618	269	-
Ukraine Refugee	-	13,609	10,863	-	2,746
	57,040	573,311	550,951	(16,328)	63,072
Unrestricted funds					
Designated funds					
IT investment fund	18,439	-	-	(16,587)	1,852
	18,439	-	-	(16,587)	1,852
General funds	322,954	544,795	567,072	32,915	333,592
	341,393	544,795	567,072	16,328	335,444
	398,433	1,118,106	1,118,023	-	398,516

14 Analysis of funds (continued)

2022	At 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2022 £
Restricted funds					
Access to Justice LSLIP	*20,293*	*101,099*	*118,623*	*-*	*2,769*
Awards for All	*-*	*-*	*3,105*	*3,105*	*-*
Big Energy Savings Network (BESN)	*13,071*	*2,750*	*-*	*-*	*15,821*
CCG and GP Surgeries	*22,500*	*82,568*	*84,715*	*-*	*20,353*
Gamble Aware	*170*	*-*	*13,153*	*12,983*	*-*
Income maximisation	*-*	*15,707*	*21,072*	*5,365*	*-*
Macmillan	*2,927*	*116,064*	*119,497*	*506*	*-*
MaPs	*5,314*	*57,260*	*68,147*	*5,573*	*-*
Mental Health Project	*-*	*-*	*3,811*	*3,811*	*-*
MS Society	*-*	*(1,245)*	*2,351*	*3,596*	*-*
Rough Sleepers (Dorset Council)	*-*	*21,808*	*22,510*	*702*	*-*
Syrian refugee re-settlement	*6,204*	*35,645*	*23,752*	*-*	*18,097*
	70,479	*431,656*	*480,736*	*35,641*	*57,040*
Unrestricted funds					
Designated funds					
IT investment fund	*39,053*	*-*	*-*	*(20,614)*	*18,439*
	39,053	*-*	*-*	*(20,614)*	*18,439*
General funds	*345,196*	*556,058*	*563,273*	*(15,027)*	*322,954*
	384,249	*556,058*	*563,273*	*(35,641)*	*341,393*
	454,728	*987,714*	*1,044,009*	*-*	*398,433*

15 Purpose of Designated and Restricted Funds

Restricted

Access to Justice

Funding has been provided by the Ministry of Justice to provide legal support for litigants in person. This project is being delivered in conjunction with other regional partners.

Big Energy Savings Network (BESN)

Providing energy advice to vulnerable clients including switching, dealing with fuel debt, maximising benefits and energy efficiency.

Blandford PCN Learning Disability Project

Providing targeted income maximisation advice and support to those patients of the Blandford GP Surgeries who are identified as having a learning Disability

CCG and GP Surgeries

To provide funding for the provision of outreach work in six GP surgeries. This is a rolling contract.

Cost of Living

Funding from Dorset Council to provide a specialist caseworker for the Blandford area to support clients faced with issues from the cost of living crisis. Identifying welfare benefits and other means of financial support such as grants and charitable help.

Income maximisation

A grant to fund a caseworker to assist residents of North and West Dorset eligible for Universal Credit to make claims.

Kushti bok

This project provides advocacy, information and advice for those from the Gypsy Traveller and Roma community. It funds an Advocacy Worker who links closely with the Kushti Bok charity in Dorset. This partnership improves trust within the community to work with Citizens Advice.

15 Purpose of Designated and Restricted Funds (continued)

Macmillan

This Dorset-wide project is to provide four part-time advisers for MacMillan clients who need to be visited in their own home. The project also pays for administration help for each advisor, a part-time project co-ordinator, a part-time project manager and some supervision. The project is managed by the Dorchester bureau.

MaPs (Money and Pension Services)

Funding from the Money and Pension Service contract with National Citizens Advice which sub contracts CACD to deliver specialist debt advice and casework.

MS Society

This provides funding for an advisor to people suffering from Multiple Sclerosis to fill in the forms for the welfare benefits the clients are entitled to.

Portland Caseworker Project

Funding to deliver a range of outreach services on Portland to target those most in need. Venues include the Foodbank and Tophill library.

Rough Sleepers

Providing direct support and advice to those who experience homelessness or are threatened with homelessness in the Dorset Council area. This can include those who are street homeless or those who do not have a settled home.

Support to Thrive

This was a pilot project funded by Blandford Surgery to establish a new Surgery caseworker providing generalist advice.

Syrian Refugee re-settlement

To provide support to Syrian refugee families being resettled in central Dorset to help with their integration into the local community.

Vale Pantry (Sturminster Newton Outreach)

Funding from the Lottery allows the Vale Pantry to fund us to provide a dedicated caseworker based at the Vale Pantry. Working closely with the Pantry team we offer advice, support and information to the service users of the Social Supermarket.

Ukraine Refugee

Providing dedicated and specialist coordinator to work with Ukrainian Refugees based in the Dorset Council area. The Coordinator builds knowledge and capacity to better support this client group.

Designated

IT investment fund

The balance of this reserve at 31 March 2023 represents the net book value of IT equipment which will be fully depreciated next year.

16 Analysis of net assets between funds

	General funds	Designated funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£
Tangible fixed assets	-	1,852	1,852	-	1,852
Current assets	500,172	-	500,172	63,072	563,244
Creditors: amounts falling due within one year	(166,580)	-	(166,580)	-	(166,580)
	333,592	1,852	335,444	63,072	398,516

2022			*£*	*£*	*£*
Tangible fixed assets			*19,425*	-	*19,425*
Current assets			*445,170*	*57,040*	*502,210*
Creditors: amounts falling due within one year			*(123,202)*	-	*(123,202)*
			341,393	*57,040*	*398,433*

17 Lease Commitments

As at 31 March the charity had future minimum lease commitments as follows:

	2023	2022
	£	£
Not later than 1 year	36,500	36,500
Later than 1 year and not later than 5 years	73,250	99,500
Later than five years	63,000	73,500
	172,750	209,500

18 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2023	2022
	£	£
Net income / (expenditure) for the year	83	(56,295)
Interest receivable	(3,848)	(72)
Depreciation and impairment of tangible fixed assets	17,573	24,048
Fixed asset additions	-	(3,188)
(Increase) / decrease in debtors	(4,611)	(10,313)
Increase / (decrease) in creditors	43,378	54,217
Net cash flow from operating activities	52,575	8,397

19 Financial instruments

Categorisation of financial instruments

	2023	2022
	£	£
Financial assets that are debt instrument measured at amortised cost	551,020	492,326
Financial liabilities measured at amortised cost	166,580	123,202

Items of income, expense, gains or losses

The total interest income for financial assets not measured at fair value through profit or loss is £3,848 (2022: £72)

citizens advice Central Dorset

Help In Troubled Times

ANNUAL REPORT 2022-2023



Contents

Contents	2
Chairman's Report	3
Chief Officer's Report	4
Treasurer's Report	5
Summary of the year	6
Research and Campaigns	7
Projects	8
Training	13
From our volunteers	14
Supporters and Trustees	15
How to get help	16

We give people the knowledge and the confidence they need to find their way forwards - whoever they are, and whatever their problem.

The aim of Citizens Advice Central Dorset is to provide the advice people need for the problems that they face and flowing from this, improvements to policies and practices that affect their lives. Our core principles are to:

value and respect diversity,
promote equality,
challenge discrimination and unfairness,
work together and value the contribution of colleagues.

We give free, confidential, independent and impartial advice to anyone, regardless of age, disability, ethnic origin, gender, race, religious belief or sexual orientation.

Chairman's Report

Before I introduce myself I must thank the previous Chair, David Cove for handing over to me an exceptionally well-motivated and extremely organised entity. In the 9 years as Chair, David oversaw the organisation merge twice and more than treble the community it serves. Under his guidance and with the able leadership of our Chief Officer, Daniel Cadisch, the organisation has maintained its local focus through these somewhat complex mergers and against a backdrop of Covid and local government reorganisation. There have been interesting times but the mergers have given us economy of scale and the ability to employ a talented secretariat.

By way of an introduction, I'm ex-services and when it came to leaving I had a little free time and an acquaintance mentioned about helping at Citizens Advice. So after some training, I became one of the Tuesday telephone assessors in the Gillingham office of North Dorset CAB. After making some comments about the Business Plan, I got involved in drafting it as a trustee of the Board. That was all some 15 years ago and after another rather serendipitous moment, I'm now Chair and putting my mind to matters like drafting an artificial intelligence strategy. Fortunately, we have just recruited a new trustee who knows about AI.

The 2021 census results are now complete and on the face of it showing little change to the Citizens Advice Central Dorset community. But that said, with the increased pressure on finance many more are seeking help from us for the very first time. We are additionally seeing a greater proportion of clients who identify as being disabled or having a long-term health condition. Of those, we have also seen an increase in those who identify as having mental health issues. This means that our service is reaching those most in need whilst still offering a universal service for everybody. And it is here that I wish to acknowledge and thank the dedicated volunteers and staff working from our four Advice Centres, and multiple outreaches, across our community.

Similar to all Local Citizen Advice organisations, we are a charity. We are certainly not a Central Government funded organisation as many insist on trying to tell us. It is up to us to communicate this clearly when we are looking for scarce resources whether they are funds or volunteers. I must acknowledge with grateful thanks the financial assistance given to us by both Dorset Council and many of the Town Councils; very much appreciated and much needed by the community. In order to cope with increased demand we remain on the hunt for funds and to that end, we are increasing our efforts in the area of income generation and looking at potential different approaches – answers on a postcard please. There is also always a need for volunteer advisers, assessors, IT support staff, and other roles. We will be running recruitment drives in various towns within the CACD area so please stop and see what we have to offer. When mentioning volunteers I must acknowledge and whole-heartedly thank our trustees for their support. Being a trustee is no longer in the realm of the great and the good, it is commitment and skill set. We now have experience of artificial intelligence within the trustee board but we are looking for a new treasurer, someone with marketing skills, and another with communications skills.

Looking towards the future there would appear to be no respite. At the time of drafting this report, global conflict has taken a turn for the worse, which maintains the pressure on energy costs and in turn the cost of living. Demand for information, advice and guidance will no doubt also increase. On that rather bleak note I will take my leave.



Adrian Goldsack, Chair of Trustees

Chief Officer's Report

I would like to start by acknowledging what an incredibly challenging time it has been over the financial year 2022/23. It has been challenging for our clients in having to cope with increases in energy, food and housing costs, which pushed many people to the limit and beyond. Our expert team of volunteers and paid staff have spent a good proportion of their time in directly responding to this cost of living crisis and it is all credit to them that our clients, partners and stakeholders have all expressed their appreciation of the outcomes obtained for local residents. I would therefore like to offer my sincere thanks to them all for the work they have delivered under the banner of Citizens Advice Central Dorset. Of course, it has also been challenging for those volunteers and paid staff by the fact that they too have had to deal with the increase in living costs and of course, they have been under additional strain through the sheer volume of work that has been required.

As mentioned above, our work is about achieving outcomes for people. We have been a listening ear, often hearing very tough situations that are being shared for the first time. Our advice and support can then go on to deliver real change for people. Whether that is about helping them to claim benefits, keep their job or stay in their home, it is about achieving fundamental positive change, often against all the odds. We continue to develop our model whereby our core of volunteers deliver our main service, which is a combination of face to face, telephone and digital help. Our paid staff, through effective and supportive supervision and the delivery of specialist projects ably support this team. These specialist projects are able to target those most in need, for example, our excellent Macmillan Welfare Benefits Project helps those who have received the very worst news possible. A key project, it uses the combined good work of Macmillan and Citizens Advice to get the right results at the toughest time for people.

When life is so hard for so many people, assisting them to achieve financial outcomes becomes even more important. Over the year in question, our team helped clients achieve over £5.3m in both welfare benefits and other income gains. Every pound makes a real difference and this additional income for clients has gone towards paying those basic bills of food, energy and housing.

When I give talks on the work of Citizens Advice, I always highlight the campaign work that we deliver. This year has been another productive one as regards campaigning. We have played our role in providing strong evidence that demonstrates the unfair practice of charging additional energy costs for those with pre-payment meters. We are delighted that this campaign saw a strong success in that OFGEM, the energy regulator, instructed energy companies to remove that additional charge, thus making life that bit easier for those who find it most difficult to cover their energy bills. Our evidence from local clients combined with others to make a case that got results.

After nine years as Chair of Trustees, Dr David Cove stepped down at the end of the year. His calm, considered and committed style has served us extremely well over the years. I would like to thank him personally for all his support to the management team and me. He demonstrated that he shares the values of Citizens Advice and led the organisation along the right path by putting those values into action. Over those nine years he oversaw two mergers with sensitivity and tact and there is no doubt that we have emerged a stronger and more effective organisation as a result. Thank you David.



Daniel Cadisch, Chief Officer

Treasurer's Report

Just as the organisation was recovering from the strains caused by the Covid pandemic, we were faced with the worst cost of living crisis in decades, with client numbers recovering to and increasing above pre-pandemic levels. Despite these latest challenges, CA Central Dorset has had a strong year financially we made a small surplus in the year to March 2023, whereas we recorded a deficit of £56,000 in 2021-22. Looking at the picture over the slightly longer term, this means that we have managed to generate a modest surplus over the past 3 financial years, despite the many challenges.

Key to the 2022-23 result was our ability to secure additional funding and our total income rose by 13% to £1.1 million. Given the pressures on the public purse, on Councils and charities this reflects the excellent work done by our team in building relationships and working closely with a variety of local partners. Dorset Council remain the most important of these, providing around 44% of our overall funding. The Ministry of Justice 'Access to Justice' project contributed £39k more than in the previous year and accounted for 13% of total income, while the well-established project to support clients of Macmillan generated a further 11%. The largest factor contributing to the increased income was the ability to work in a complementary way with local foodbanks, Councils and other interest groups that justified them in contracting our services.

The maintenance of our 'core' service is reliant on retaining Dorset Council as our key partner. Citizens Advice in Dorset, the consortium of the 3 Dorset County Citizens Advice offices, won the fixed price 3-year contract from Dorset Council, which runs initially until October 2024 - but it may be extended for a further 2 years from that date. This contract makes a major contribution towards financing our paid staff as well as our basic office infrastructure, although it is insufficient on its own. We therefore need to sell our unique volunteer-led service elsewhere and are contracted to provide services for various other charities, the NHS, central government and utility companies which, between them, account for the bulk of our 'project' income. The charitable status of Citizens Advice remains largely unknown and this is an area that we continue to develop. Relationships with Town and Parish Councils within our area of operation have been strengthened in recent years and make an increasingly important contribution.

In order to deliver our services to a wider variety of clients, total expenditure increased by over 7% to £1.1 million. Salary costs make up the bulk of our spending, representing 73% of the total. While we are a volunteer-led organisation, supervisory staff are needed to support volunteers and guarantee quality, while we employ specialists to deliver contracts won to address specific sectors and client needs. We work closely with partner offices of CA to deliver certain contracts and 9% of our expenditure is paid to them. The cost of maintaining our main office hubs in Weymouth, Dorchester, Sherborne and Gillingham is the other major expense : we continue to explore the most efficient ways of delivering our service as the nature of client demand evolves beyond face-to-face.

At March 2023 we held total reserves of £398,000. £63,000 of this relates to 'restricted' purposes, where money is received for a specific purpose and can only be spent in that area ; in due course this element will all be spent. The remaining reserves of £334,000 are 'unrestricted', meaning that they can be applied for any purpose. This complies comfortably with our reserves policy, which requires us to hold a figure equal to between 3 and 6 months of regular expenditure as fall-back should our funding dry up.

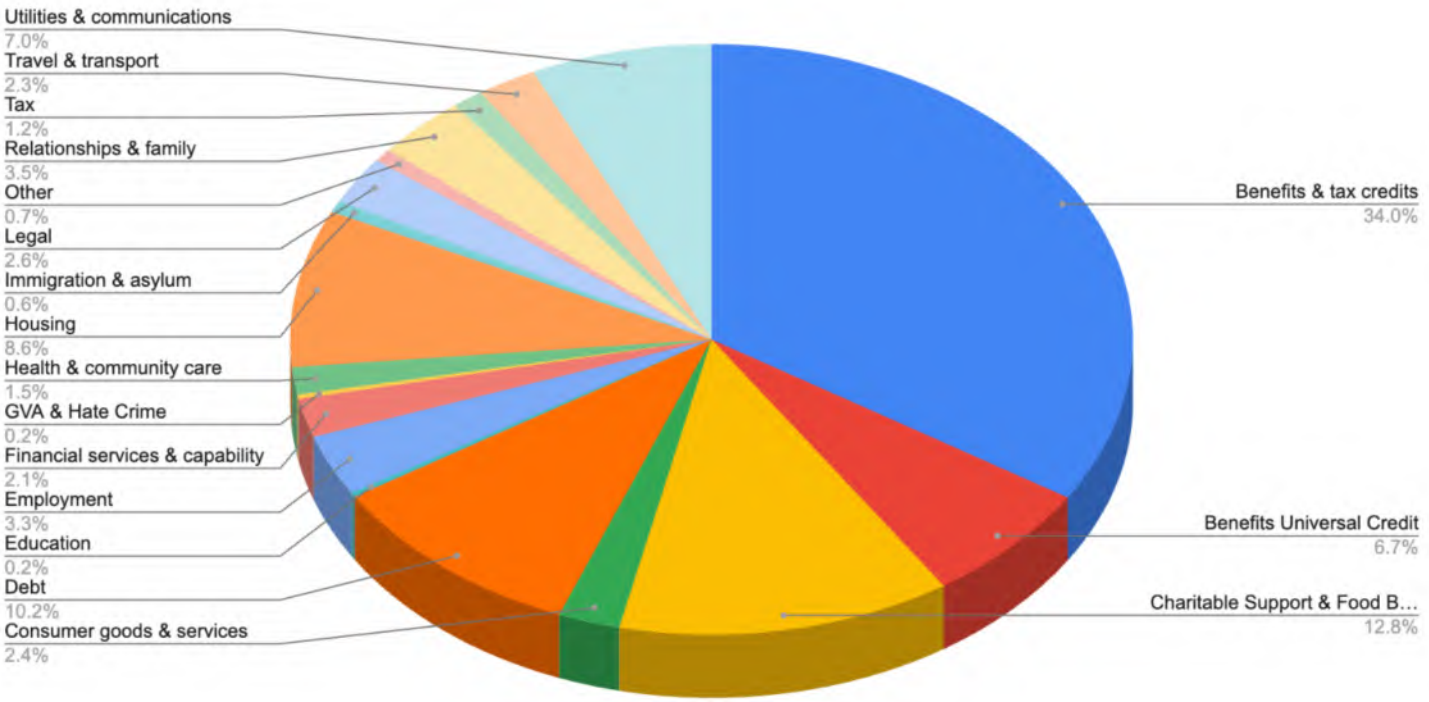


In conclusion, we have managed to balance the books this year, despite the ongoing pressure on our funding, and can look forward to future challenges from a sound financial standpoint.

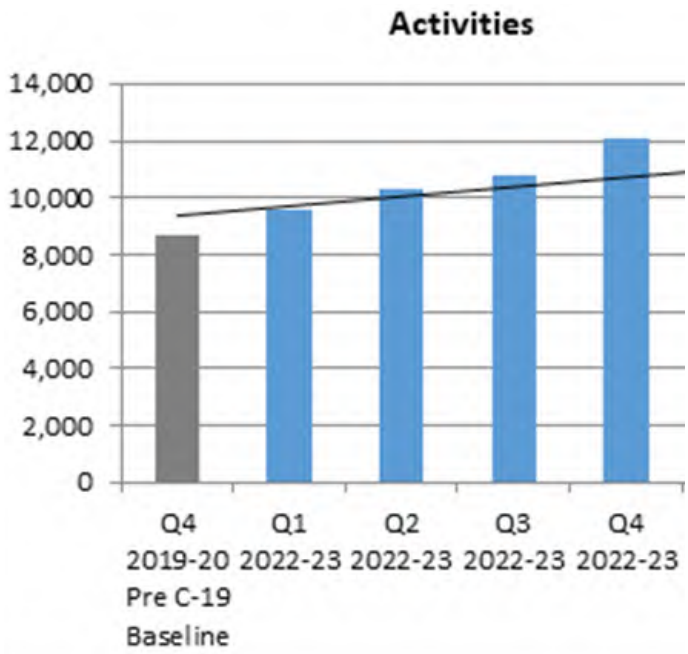
David Collins, Treasurer

Summary of the year

In 2022/23 we helped 8,879 people with 28,461 issues. This represents a 19% increase on the number of clients helped in the previous year and demonstrates the increase in demand for our advice due to the Cost of Living Crisis. 24% of our activity in 2022/23 was face to face, slowly returning to pre-Covid levels. The breakdown of issues in 2022/23 is shown below. The highest proportion of issues we helped with related to welfare benefits. The number of issues related to Charitable support represents a rise in request for foodbank vouchers and support with applications to the Household Support Fund.



An 'activity' is recorded whenever an adviser adds a new note to our Casebook recording system. This happens when we see or phone a client, send or receive an email, contact a third party, and review a case for example to prepare for a benefit appeal. The graph below shows the increase in activities over the year.



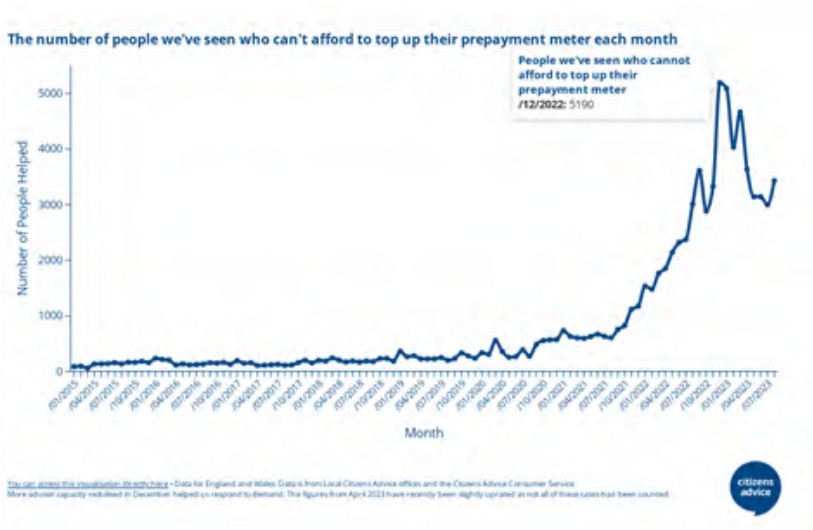
Outcomes	2022-23	2021-22
Income gained for clients:	£5,338,802	£4,110,483
Reimbursements, service and loans:	£149,122	£43,900
Debts written off:	£433,585	£781,567
Payments rescheduled:	£3,318	£22,363
Other:	£459,207	£465,822

Research and Campaigns

Research and Campaigns work is about making a difference: using our clients' evidence to influence policy, improve services and bring about longer-term change, nationally and locally.

We have good systems in place across CACD to ensure that we collect and use our evidence productively. I am indebted to our small team of office leads who keep their teams up to speed: Rachel R and David G at Weymouth, Lee G at North Dorset and, newer to the role, Nicola M at Sherborne. Sadly our long-serving adviser and R&C lead at Dorchester, Richard C, retired in the summer and we thank him for all his support. Over the year we completed 655 'evidence forms' a significant and impressive increase on the 531 in the previous year. Whilst many related to the ongoing cost of living issues, a myriad of other issues were raised, from frustration contacting energy suppliers to scams to housing disrepair..... wherever advisers had spotted a broken system, an injustice or an absurdity that needed to be highlighted! We've also honed in on issues faced by people who face additional needs such as mental health issues or digital exclusion.

We've used this evidence in various ways. In January 2023 we finalised a report on the experiences of people working in the care sector using evidence from our Employment Unit, where 15% of clients worked in this sector. Common issues were around insecure contracts, travel time between jobs, and other working conditions. The report was circulated to a number of local agencies/employers and led to a follow-up meeting with one local domiciliary care provider, at their request. Not surprisingly this was one of the agencies we felt already had a better approach to their workforce and they already had strategies in place to build engagement and communication to deal with employee issues as early as possible. It is no surprise that a current national Citizens Advice 'call for evidence' relates to the issues faced by migrant health and care workers coming to the Uk on a workers' visa.



Our data, locally and nationally, shows trends and acts as a veritable 'canary in the coalmine' highlighting what is going on for people. Citizens Advice nationally run a monthly cost of living briefing, and have been tracking some key indicators - energy debt, council tax arrears, access to charitable help. One of the most striking illustrations of increasing need is this graph showing the number of people coming to us over the 8 years since 2015 who can't afford to top up their PrePayment Meter – the spike in need is December 2022/January 2023 and though the need then drops as we move into summer it does appear to once again be on the up-turn.

We continue to keep our colleagues across Dorset - and wider - up to date through our fortnightly E News Bulletin under the Advice Dorset Partnership umbrella, and by providing briefings - particularly on cost of living issues and what support is available - to partners in councils, health teams, and voluntary sector agencies.

Caroline Buxton, R & C Lead

Projects

Rough Sleeper's Initiative

The Rough Sleepers' Initiative Caseworker's hours have increased by an additional day and a half to accommodate the need in the county beyond Weymouth and Portland, with the Caseworker available for outreach throughout the Dorset Council area one afternoon a week. This has involved increased cooperation with Julian House, a rough sleepers' outreach organisation, who are the main source of outreach referrals.

Outreach can take several forms: either meeting with the client at a local Citizens Advice office, a local library or café, or being accompanied by support staff from Julian House for home visits. Outreach visits have mainly been within the Weymouth and Portland or East Dorset and Purbeck areas and have covered a variety of topics including Personal Independence Payment [PIP] applications and debt.

There has been a marked increase in the number of clients attending the Lantern (a local housing charity in Weymouth).
Our specialist Caseworker operates at a hub in Weymouth for other organisations involved in housing and homelessness and there is increased concern with the rising cost of living which has been reflected in the increased volume of debt cases seen by the RSI Caseworker over the past year, many of which concern debts to energy companies.

Additionally, more people are requesting benefits checks and enquiring about financial aid to cover the increase in energy costs. A few have mentioned that they are having to go without food to ensure energy bills get paid. The Caseworker is regularly asked when the next Government Cost of Living payment will be issued so that clients can plan how to make their usual income last until the next payment date.

Naomi M-R, RSI Caseworker

GP Outreach Project
Blandford Practice Outreach

I have a very good relationship with the social prescribers who make up the Wellness Team at Blandford Practice. They give freely of their time and with the client's consent, are happy to supply me with necessary information about the clients I am seeing. They also regularly provide me with printed information, such as patient summaries for clients to support PIP and Attendance Allowance applications.

In turn, I am always available and willing to provide them with information and tips on how to apply for benefits and other information held by Citizens Advice. In general, I find the entire staff at Blandford Practice to be helpful, from the Practice Manager and Business Manager to the receptionists and nursing staff. With the patient's consent, they are always willing to answer my questions or provide information where they can.

I regularly fit in extra clients over the three I am scheduled to see each week. This is because I often need to make a follow-up appointment for a client, for instance to finish a PIP form which has a deadline. The reason for this is that Blandford Practice keeps my appointment schedule well-booked up to a month in advance, such is the demand for appointments.

As part of my work at Blandford Practice, I am willing to make home visits and have done so on a number of occasions. This is generally where clients are unable to reasonably leave their homes. Some examples of this work include an Attendance Allowance application for someone in a care home who was almost blind.

I also made a home visit to a client who has learning difficulties and lives in a rural area with no access to transport. This client had scored zero points on her first PIP application, but when I did the application I got her scores of 12 for both daily care and mobility, so she got PIP at both higher rates. I also contacted her social housing provider for her as she wanted to move to more affordable and suitable accommodation. I was able to give advice on how to search for local home swap groups.

Steve P, GP caseworker.

Dorset Macmillan Service 2023

This is a dedicated service sponsored by Macmillan to provide specialist advice to people in Dorset affected by cancer and their families. Our team provides a professional welfare benefits advice service which enables clients to understand their entitlements to benefits, eligibility and criteria, and provides assistance with applications.

We are supported in professional training by Macmillan and we are able to access Macmillan grants and a range of services to support our clients. These include financial guidance,specialist nurse cancer information, work support,Macmillan grants and energy advice.

We work closely with other stakeholders to provide the best experience for our clients and make contact with them within 24 hours. We collaborate with Macmillan by attending information and Wellness events across the County which provide information and interactive teaching.

People with cancer lose some income as a result of their cancer (on average people affected lose £860 a month). We identified over £ 4.4million in financial gains for people living with cancer last year, including Macmillan grants and state benefits people were entitled to.

Christine Land, Macmillan Project Manager

Couldn't have done it without my CA helper.

From a Macmillan caseworker

Working as a welfare benefits adviser at Macmillan has been incredibly rewarding. I've had the privilege of assisting individuals affected by cancer, providing crucial guidance on navigating the complex welfare system. My role involves conducting comprehensive assessments, offering tailored advice, and advocating for clients to secure the financial support they need during challenging times. Macmillan's dedication to empowering and improving the lives of those impacted by cancer is evident daily, and the opportunity to make a meaningful difference in people's lives has been both fulfilling and inspiring. The supportive team and the organization's strong mission make this role a truly impactful and gratifying experience.

Helen D, Macmillan Caseworker

A fabulous service, I spoke to really lovely people who immediately made me feel less anxious and that help was there for me. Great communication, they were confident with the information they supplied, they also sent me links to websites that could help me and a professional also contacted me. A really great service which I previously had no idea existed. Thank you.

Working in food banks and other food projects

We have advisers located in a number of food banks across the area, including at The Vale Pantry in Sturminster Newton, and projects in Gillingham and Weymouth. Sian Alvis, our Weymouth Advice Services Manager, writes about the Weymouth project which has just completed its first year:

The first year was very successful: 99 clients were supported by the project, with 499 issues. This demonstrates the level of support residents in these areas need. With three new locations - in the Westham Foodbank, the Portland Foodbank, and the Portland Library - our caseworker has been able to reach people that previously we were unable to support due to geography, transport links, and other barriers. We hope to continue this invaluable work in the future, and thank everyone involved who has made it a success so far. Here's how we helped one client:

Nicki (not her real name) had recently moved into a property she owns, with one child. She has severe hearing loss and cannot make phone calls. At the initial meeting, Nicki needed help in setting up payment for her water bills. The caseworker spoke with Wessex Water and put Nicki on the Priority Services Register, and arranged for Wessex Water to contact Nicki via email or text so a visit could be arranged to check about a meter and how to set up payments. Nicki then sought further advice on dealing with other bills for her new home, as many of the utility companies were inaccessible to her.

As part of our advice, the caseworker supported Nicki in checking she was receiving all the benefits which she was entitled to, and ensured her income was maximised. We also helped Nicki to apply for Household Support Fund supermarket vouchers. Nicki has continued to access our services regularly for ongoing support.

My father always used CAB and I see why now. They were extremely professional and capable. I received a telephone call the next day about my issue. I would definitely recommend CAB to others.

The advice I received for going forward has been amazing. The process is still in progress but I can see a light at the end of a very dark tunnel. Thank you so much.

I have no idea where you find your Advisers but they are amazing. Please take these chocolates to hand round to the team to thank you all.

Ukrainian Refugee Project

It has now been over a year since we started our Ukrainian Refugee Project at Citizens Advice.

Working closely with our partner organisations across Dorset, we have provided support, advice, workshops and webinars to our Ukrainian guests on a wide range of issues including housing, immigration, benefits, and employment. Dorset is now home to a thriving Ukrainian community with a number of Ukrainian-run businesses, Ukrainian craft and food markets from Blandford to Weymouth, and regular large-scale Ukrainian events that are enjoyed by locals and Ukrainians alike. There are now over 283 Ukrainians In private rented accommodation and hundreds in full-time employment.

Since the start of the project, there have been shifts in the types of queries we have received. Initially, the majority of questions were around Biometric Residence Permits, making Ukrainian cars UK road legal, converting Ukrainian driving licences, understanding and applying for Universal Credit and Pension Credit, finding employment, navigating the benefits system, resolving issues with sponsor families, and understanding which local organisations did what.

Over time, queries mirrored the changing situation as families began to look for more permanent accommodation and more stable employment. By February 2023, we were seeing more queries around housing, renting, buying property, tax, self-employment, and converting Ukrainian qualifications to British ones. This suggested that the situation had stabilised somewhat. There was a drop in new families arriving and priorities shifted to long-term planning. Some families moved to other counties and some even returned to Ukraine. Today, the majority of queries area round housing, access to benefits, and employment.

In August 2023, we began a new Ukrainian Employment Project headed by Sarah Campbell with the aim of providing tailored employment support to Ukrainians to find more meaningful employment. This project came about because we were seeing many highly-skilled clients in entry-level employment. This project has proven to be very successful and we are confident that it will continue to be so.

As an organisation we have learnt a lot from this project. Our local offices have had to get to grips with new ways of working to meet the increased demand and deal with Ukrainian specific queries. For example, our volunteers have become adept at using technology to assist with translation.

As Ukrainian specific legislation has evolved, we also have acted quickly to ensure the community is aware of the changes. The government's welcome decision to extend the validity of Ukrainian driving licences for three years and the recent 50% Council Tax reduction are cases in point.

As the war enters its 21st month, Citizens Advice continues to support the Ukrainian community. We regularly run workshops, support clients in local offices, conduct home visits, and contribute to webinars and information guides on issues such as housing and employment. Regular meetings with our colleagues at Dorset Council, Help and Kindness, Skills and Learning and others across Dorset keep us up-to-date with the latest trends in the community and allow us to respond quickly to new issues as they arise.

Thomas Hensher | Ukrainian Refugee Specialist Coordinator

Refugee Resettlement Project

It has been a busy year for our Refugee Resettlement Project with a number of new families from Afghanistan arriving in Dorset. Together with our colleagues at Dorset Council we have welcomed these families and helped them begin their new lives here.

There are a number of practicalities involved in the immediate resettlement process and it requires us to work closely with the Council's Resettlement team to ensure we are providing the families with the best possible start. Initial steps from our side involve setting up utilities, setting up Council Tax, setting up direct debits for rent, applying for Universal Credit, and applying for Child Benefit. Secondary steps involve, for example, support with budgeting, dealing with immigration queries, applications for reduced utility tariffs, employment advice, applications for charitable grants, and food bank referrals. After the basics have been covered, we provide ongoing support on a range of topics such as housing, family problems, consumer issues, debt, and benefits.

The new families from Afghanistan have been adapting well to their new lives in the UK. Their children are enjoying school and their parents are attending English language courses. Many of them have already found stable employment. This year one Syrian family successfully left the project after five years working closely with our team and they are now being supported by their local CA office. This was a positive result for everyone involved and we are confident that the family will continue to thrive. There have also been some real challenges, for example we have had to act quickly to avert homelessness on two occasions.

As new refugees continue to arrive in Dorset, we are ready to welcome and support them. We now have a lot of experience with refugee resettlement and are confident that we can deal with any issue that is likely to arise.

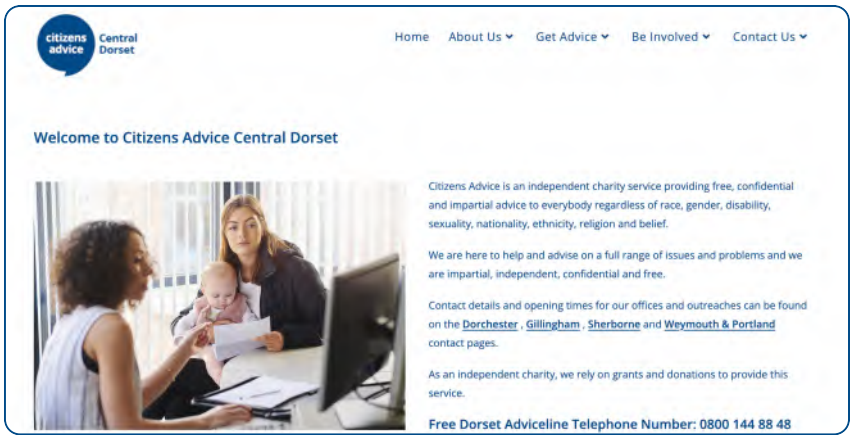
Thomas Hensher | Refugee Caseworker

Find us online :



Our new County wide website

Our Central Dorset website



Training

Training to be a generalist adviser with Citizens Advice takes a great deal of hard work, time and commitment. The end result is an adviser who has the knowledge and experience to serve their local community for many years to come. The training is both professional and in depth as the number of issues our clients face requires this.

Trainees attend weekly tutorial sessions for about five months and these cover a broad range of subjects including benefits, housing, employment and debt.

During this time, trainees are asked to complete a significant amount of work comprising study packs, e-learning and online assessments. Once initial training has finished, advisers start working for two sessions per week and there is further assessment after a year or so to ensure advisers are competent before receiving their adviser certificate.

During the training, advisers come into the office for one session per week to observe, gain more experience and see the 'theory' put into practice! This can involve working on reception which is a very good way of gaining experience, meeting clients face to face and becoming part of the team

Our most recent group, which started in January 2023 was much larger than previous groups and we used a room at Sherborne Town Council to train advisers from Dorchester, Sherborne and North Dorset offices. They are all now working as advisers in their local offices and gaining experience.

A new group of nine trainees started in September 2023 and are at the beginning of their lengthy and hopefully rewarding journey to become an adviser with Citizens Advice

Helen Cadisch, Training Supervisor

A newly-trained adviser's experience

Having completed my adviser training in June 2023, I tried to think what sums up my experience so far with Citizens Advice? There are so many things but the key word which came to me was support.

I wanted a challenge, in an environment which provides support to our clients, making a difference in their lives where possible, and to all the team managing the sometimes difficult cases we see.

Initially daunted by the scope of what CA can cover and not knowing what issues may come in, I started the adviser training. I found myself meeting a great group of people, all contributing different experiences, skills and perspectives. The training was comprehensive and so well delivered by Helen, whose knowledge came through so clearly. It was well structured with scope for plenty of homework to try to get to grips with the information and complexities, and navigating 'Advisernet', our information platform. Additional support came with shadowing advisers and helping in the reception role, which put the training in the context of people's lives.

This description of a fledgling resonated with me: 'Far from being immaculate, as a new model should be, it will have an unfinished, imperfect look'!

However, the reality is that I am still nurtured and given so much support by the ASS (session supervisor) and other advisers – and my training and learning continues. And I am enjoying it!

Liz D, Generalist Adviser

From our volunteers

In 2022-23, we had 124 volunteers, across our four offices in a variety of roles - admin & support (including reception), generalist adviser, superviser and trustee with an estimated public value of £656,198 p.a.

I enjoy being the Weymouth & Portland Volunteer Representative. As the link between the Volunteers and the Board I can raise issues positive and negative to ensure the Board are kept aware of what is impacting the delivery of our service at local level.

Liaising with my fellow Volunteer Representatives means that all Volunteers are kept aware of the situation in their neighbouring offices.

The Boards' positive engagement with local office visits and attending zoom team meetings shows we are all one team working hard together to deliver our best service to all our Clients.

Lin G

I'm a newbie to CA but have encountered the emotional repercussions from debt, mental health and isolation as a Samaritan volunteer.

It's eye opening to start to look at the practicality of advising on solutions for such issues.

Simon H

I've recently completed my training, still learning the process and systems.

Sherborne is a great office with a really good communal supportive team.

Robert D

From our partners

Team are always willing to go the extra mile to support their partners and our service users

Responsive – do what they say

We have great working relationships with them and the support they provide clients is Invaluable

Supporters and Trustees

Our Supporters

Our special thanks go to the following for their continued support:

- Dorset Council
- Blandford Forum Town Council
- Dorchester Town Council
- Gillingham Town Council
- Portland Town Council
- Shaftesbury Town Council
- Sherborne Town Council
- Weymouth Town Council
- Parish Councils
- Access to Justice Foundation
- Alice Ellen Cooper Dean Charitable Foundation
- Arnold Clark Foundation
- Big Energy Savings Network
- Big 4 Littlemoor
- Blandford Group Practice
- Corton Hill Fund
- Dorchester Foodbank
- Dorset Clinical Commsissioning Group
- Dorset Healthcare Univesity NHS Foundation Trust
- Drandjeaw Charitable Trust
- Gillingham Foodbank / Trussell Trust
- Macmillian Cancer Care
- Money Advice Service
- NHS Charities Together
- Prince Zeiger Trust
- Simon Digby Charitable Trust
- The Blandford Group Practice
- Vale Pantry
- Valentine Trust
- Wessex Water

Many thanks also to our smaller but no less important individual supporters and donors, whether clients or friends of our local Citizens Advice service.

Every Citizens Advice office is an independent registered charity. Without funding and volunteers, we could not continue to provide our services in the Central Dorset area.

Current Trustees

- Mr Adrian Goldsack (Chair)
- Mr Richard Baker
- Mr Stephen Beare
- Ms Mandy Binsley
- Mr David Collins (Treasurer)
- Mr Stuart Dawson
- Mr Jean-Paul Dervley
- Mr Peter Green
- Mr Kunal Kansara
- Ms Tracy McGregor
- Ms Clare Stephens

How to get help

Citizens Advice Central Dorset offers free, confidential, impartial and independent advice based around our Dorchester, North Dorset, Sherborne, and Weymouth & Portland Citizens Advice centres.

Visit our website for more information https://centraldorsetca.org.uk

Dorchester

1 Acland Road
Dorchester DT1 1JW

With outreaches in:

- Bere Regis
- Crossways
- Maiden Newton
- Puddletown

Sherborne

Manor House
Newland
Sherborne DT9 3JL

With outreaches in:

- Cerne Abbas
- Grove Medical Centre

North Dorset

4 Newbury Court
Gillingham SP8 4QX

With outreaches in:

- Blandford Forum
- Blandford Group Practice
- Gillingham Foodbank
- Shaftesbury
- Sturminster Newton
- Verwood & Cranborne

Weymouth & Portland

Weymouth Library
Great George Street
Weymouth DT4 8NN

With outreaches in:

- Community Venue
- Portland Hospital
- Portland Library
- Portland Foodbank
- Wyke Regis Health Centre
- Royal Crescent Surgery
- The Bridges Medical Centre
- Littlemoor Community Centre
- The Lantern Trust, Weymouth
- Weymouth Westham Foodbank

Dorset Adviceline: 0800 144 88 48 [freephone]

Registered in england under Company regustration number 4188591 and Charity registration number 1089018

CITIZENS ADVICE CENTRAL DORSET LIMITED

England & Wales - Charity number 1089018

Accounts

CITIZENS ADVICE CENTRAL DORSET LIMITED

CHARITY INFORMATION
FOR THE YEAR ENDED 31st MARCH 2022

TRUSTEES: Dr D Cove (Chair)

Company Registration No. 04188591 (England and Wales)

Charity Registration No. 1089018

CITIZENS ADVICE CENTRAL DORSET LIMITED
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2022

WEDNESDAY
ABJD1V82
A07 21/12/2022 #363
COMPANIES HOUSE

CITIZENS ADVICE CENTRAL DORSET LIMITED
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st MARCH 2022

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their report together with the financial statements of the charity for the year ended 31st March 2022. They are also prepared in order to meet the requirements for a directors' report and accounts for Companies Act purposes.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, applicable law and the requirements of the 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).

Objectives and Activities

Objects and aims

The object of the charity is to assist local people in resolving their legal, financial and other problems by providing information and advice and by influencing policy makers.

The aim of Citizens Advice Central Dorset is to provide the advice people need for the problems that they face and flowing from this, to campaign for improvements to policies and practices that affect their lives. Our core principles are to:

- value and respect diversity
- promote equality
- challenge discrimination
- work together and value the contribution of colleagues

We give free, confidential, independent and impartial advice to anyone, regardless of age, race, gender, ethnic origin, sexual orientation, disability or religious belief.

These principles guide our provision of services: a service that has to be responsive to changing community needs, influential with those responsible for meeting these needs and focused on developing the awareness of rights and responsibilities.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Citizens Advice aims and objects and in deciding the activities undertaken by Citizens Advice during the year. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Business Planning

The Business Development Plan 2021-24, adopted in May 2021, updated our strategy for achieving the aims and objectives of the organisation over the next three years. The Plan describes the strategic priorities and, using a number of appendices to describe and evaluate different aspects of the organisation, set out an Operational Action Plan for the three years.

The strategic priorities for 2021-22 were:

- Wellbeing – continue to promote a positive working culture, supporting the trust between staff, volunteers and clients in order to achieve resilience and good mental health and to emerge safely post pandemic
- Accessible Advice – the provision of quality advice for everyone when they need it, by whatever channel they wish, to support their need within the resources and capability available
- Influence – use evidence to develop and contribute to research and campaigns activity that leads to improvements in national and local policy and practice.
- Localism – identifying the needs of our diverse communities, with volunteers from the community, supporting clients in the wider community.

- Innovate and Anticipate – to give staff and volunteers the skills and resources they need to plan and develop new ways of providing the best support for clients.

Our focus during the year has been on maintaining a high quality advice service to clients at a time of recovery from the disruption caused by the pandemic. The organisation was forced to change our business model to reflect lengthy periods when our offices were closed and face-to-face advice impossible. We have taken a cautious and planned return to a new 'normal' way of working. We continue to campaign against unfair practice and policy both locally and nationally.

While our overall objective of focussing on the needs of vulnerable clients does not change from year to year, the issues with which we are presented are continuing to become increasingly complex and numerous. During 2021 much of our workload arose from problems for our clients surrounding Personal Independence Payments (PIP), Universal Credit (UC) and other benefit issues. As a result of the pandemic, there was an inevitable reduction in the number of clients who contacted us initially, although the numbers are continuing to return to pre-pandemic levels as face to face support has become an option again.

Monitoring of progress

The Operational Action Plan is used by the senior management team to record progress against implementation of the Business Plan. The plan is reviewed quarterly at a senior management team meeting and a Red/Amber/Green flag given to each individual action.

The Risk Assessment is also reviewed on a quarterly basis and any new actions arising as a result are added to the Operational Action Plan.

A progress report is then presented quarterly to the Trustee Board, using a risk matrix model which highlights actions rated as Red, and any significant changes to the Risk Assessment.

Significant activities

During the year the service gradually returned towards the new normal. Our core advice service was again made available face-to-face in our main offices (Dorchester, Sherborne, Gillingham, Weymouth & Portland) and our multiple outreaches but with strict Covid protocols. The proportion of advice provided via phone (through the Dorset Adviceline, jointly provided by staff from the three Dorset Council Local Citizens Advice offices on a rota basis) and email remained at a higher level while video consultations have also been made available.

In addition, during the year, we had a number of projects that provided advice and support to specific client groups or subject areas:

- Macmillan Welfare benefits service – advice to people affected by cancer
- GP Practice Project – advice delivered to patients in 11 GP practices
- Access to Justice – advice delivered to clients facing litigation.
- Mental Health inpatients service – advice to inpatients of Forston Clinic in Dorchester and Linden Unit in Weymouth
- Mental Health outreach project – advice to clients with severe mental health problems in the community
- Refugee Resettlement Project – advice to refugees from Afghanistan and Syria
- Income maximisation – benefits advice, applications for discretionary payments and grants
- Debt/Wessex Water – specialist advice on managing debt
- Employment – specialist advice on employment-related issues
- Energy Advice – advice on energy-related issues
- Carbon Monoxide Advice – advice on carbon monoxide safety issues
- Employment Unit – providing specialist advice with employment disputes
- Kushti Bok – advice for members of the Gypsy, Roma and Traveller communities
- Money Advice Service – helping clients in deprived areas to manage their finances
- Big4Littlemoor – outreach advice service in Littlemoor

- Rough Sleepers Initiative – benefits and debt advice for rough sleepers and those threatened with homelessness
- Foodbank, Gillingham – outreach advice service at the Foodbank

Contribution of Volunteers

The organisation continues to experience high demand from local people which could not be met without the help of the 144 volunteers (including 11 trustees), who are involved in all aspects of the day to day running of Citizens Advice. While the main area of volunteer activity is the provision of advice, other people volunteer in administrative and support roles. Volunteers contributed approximately 48,672 hours of work to the bureau during the year, valued at £762,036. The pandemic provided considerable challenges to our volunteers, many of whom continued to work at least partly from home during the year, with the practical and mental health challenges that this presents. The growing cost of living crisis is putting increased pressure on our under-privileged client base which translates into higher levels of stress for our volunteers. They have proved highly adaptable and risen to the challenge magnificently; without them the charity be unable to operate and every effort is made to support and encourage them. Whilst largely reliant on unpaid volunteers to provide advice, these volunteers need to be supported by a nucleus of paid professional staff. The ability to raise funds to provide this core service is increasingly critical with both public and private sources of funding under growing pressure.

Achievements and Performance

Figures for 2021-22

Our staff dealt with 7,468 clients during the year who presented with a total of 22,518 issues. We succeeded in achieving £4.1 million (2021: £4.4 million) in income gained for our clients during this time and getting debts of £0.8 million written off.

An analysis of the areas of advice by category shows the following:

Benefits (including Universal Credit) 44% (2021: 39%)
Debt 12% (2021: 9%)
Housing 10% (2021: 9%)
Employment 6% (2021: 9%)
Relationships 5% (2021: 5%)

The ways in which clients contact us continues to evolve. The proportion of clients who we saw face-to-face in one of our offices or outreaches recovered to 13% during the year (2021: 6%) while the rest were handled via telephone, email or letter.

During 2020 Dorset Council commissioned the provision of advice services in the county. Working with the two other local Citizens Advice offices, we were successful in securing the contract which commenced on 1 October 2021; the contract is at a fixed price for a period of 3 years, with the possibility of a 2 year extension. While this provides greater certainty than the previous grant funding - which was renewable from year to year – the escalating rate of inflation means that the value of the contract will decrease rapidly in real terms.

Financial Review

The Statement of Financial Activities shows a deficit for the year of £56,295 (2021: surplus £63,732.) This follows two years of surplus and a deficit was budgeted. Key factors were as follows:

- several sources of project funding produced less than anticipated, leading to a £55k reduction in total income compared to last year
- although staff savings were made where project income was not forthcoming, total payroll costs at £737k (2021: £740k) reflects our determination to keep supporting volunteers

- we changed our accounting policy to depreciate IT equipment in the year of acquisition rather than capitalising it and depreciating over 3 years: this effectively brought forward £23k of cost into 2021-22

Total income for the year was £987,714, a reduction of £55,280 (5%) on 2020-21. While core funding from Dorset Council remained unchanged, we received less benefit from Covid related grants than in the previous year.

We receive two types of income: unrestricted grants, donations and commissions which enable us to fund our core costs, as well as 'restricted' income from contracting bodies to deliver specific projects. Roughly 44% of this year's income is restricted (£431,656) i.e. it is for limited 'restricted' purposes which cannot be spent on anything else. To the extent that such money is not spent in the year received, it has to be carried forward as a 'restricted' reserve. During the year we spent £13,439 more on restricted projects than we received, so the year end restricted reserves fell from £70,479 to £57,040.

Dorset Council provide us with 40% of our total income while the balance of our income comes from a variety of sources as outlined above: Town and Parish Councils also provide grants to support local offices. Efforts to identify potential sources of charitable income and apply for grant funding continue to bear fruit: we were successful during the year with several grant applications and received generous donations from the Corton Hill Trust and the Alice Ellen Cooper-Dean Foundation. By its nature, much of our funding is one-off or only renewed from year to year, hence there is limited visibility over the medium term and projects, such as supporting cancer patients through our contract with Macmillan, are subject to regular review. As mentioned above winning the Dorset Council contract for the provision of advice, which secures that income for at least 3 years from October 2021, provides a welcome degree of certainty.

Total expenditure for the year amounted to £1,044,009, an increase of £64,747 (7%). Salaries are the main cost element, accounting for 71% of total overheads (2021: 76%.) The change in IT accounting policy referred to above was the major factor in a £23,500 increase in office costs while grants paid to other CA offices for delivering joint projects increased by £45,760 year on year.

Our reserves at the year end comprise:

	£
Restricted funds for projects	57,040
Designated funds	18,439
Free reserves	322,954
Total	**£398,433**

Reserves Policy

The Trustee Board is charged with establishing an appropriate level of unrestricted funds to hold in reserve. Our policy is to keep such funds in reserve so as to allow the organisation to operate for a period of between three and six months in the absence of any income. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised or adjustments made to expenditure. At 31st March 2022 unrestricted reserves stood at £322,954 which is within the current range of expenditure of the organisation for three to six months. The designated ICT reserve of £18,439 represents the net book value of assets acquired at year end: this is the amount of depreciation still to be charged on those assets in 2022-23.

Future Plans

Our Business Development Plan 2021-24 set out our strategy for the current three-year period, as we continue to develop services according to its key principals of equality of access and tackling social justice during a period of great change. The major theme is collaboration with our partners, particularly through Citizens Advice in Dorset, the consortium of the 3 remaining local Citizens Advice offices, with whom we won and are fulfilling the Dorset Council contract.

The organisation has an increasing role in helping those with a very high level of need as the proportion of clients with underlying health issues increases. In order to cope with this demand, we will need to maintain and support our strong volunteer base, as well as attracting new funding opportunities for project work, and looking for ways to diversify our funding streams.

During the next three years, in response to identified unmet need for our services, we want to increase our outreach into Blandford, Weymouth and Portland; strengthening our offer to areas of high deprivation is a particular focus of the Dorset Council contract.

Post Year End Events

There have been no significant changes since March.

Structure, Governance and Management

Governing Document

The charity is a company limited by guarantee. It is governed by its Memorandum and Articles of Association originally dated 28th March 2001, with five subsequent amendments up to 12th March 2019.

Recruitment and appointment of new trustees

The merger activity of recent years resulted in a large Trustee Board. Over the past two years a number of 'legacy' Trustees have retired and the current Board is working well with all Trustees involved in sub-committee work.

A skills audit of the Trustee Board is carried out annually and a peer review process is operating. Where specific gaps are identified in terms of knowledge and expertise, such as ICT or Marketing / Communications, an open recruitment exercise is conducted to find suitable candidates. During the year 3 new Trustees joined the Board and 3 resigned.

It was reassuring that the Citizens Advice audit confirmed that the Governance procedures introduced over recent years were highly satisfactory and among the best in the country in this respect.

Trustee induction

Where applicable, new trustees are invited to meet key members of staff and volunteers whether in person or virtually. They are also briefed on their legal obligations under charity and company law, the contents of the Memorandum and Articles of Association, recent financial performance and the future financial and objective plans of the charity.

Organisational Structure

The Board of Trustees hold at least four ordinary meetings in each year and may hold such other ordinary meetings as are required. The quorum for these meetings is the greater of one third of the members of the Board of Trustees, or three members. Board attendance during the year has been consistently high. The Board also conducts its business through the use of sub-committees for People, Finance, Business Planning and Risk and Premises. All meetings during the year were held remotely and the first physical meeting has only recently taken place.

The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

Wider network

Citizens Advice Central Dorset is an independent charity that is a member of Citizens Advice (trading name of the National Association of Citizens Advice Bureaux), which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are

independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

Related Parties

Some joint grant applications are made with other local Citizens Advice and funds which are collected by Citizens Advice Central Dorset are paid over on presentation of properly approved expenditure. Similar co-operation exists with Citizens Advice Bridport and District in the operation of the defined contribution pension scheme with Standard Life.

Citizens Advice Central Dorset are members of the local consortium, Citizens Advice in Dorset (CAiD), enabling joint working between local Citizens Advice in Dorset. CAiD manage several county-wide contracts on behalf of its members.

The directors consider the board of directors, who are also the trustees, and the senior management team comprise the key management personnel of the charity in charge of directing, controlling, running and operating the Trust on a day to day basis. All directors give of their time freely and no director received remuneration in the year.

The pay of the senior staff is reviewed annually and is increased in light of what the charity can afford and, where practicable, in accordance with average earnings. The directors take into consideration pay levels in other charities of a similar size.

Major Risks

The main risks and uncertainties facing the charity are:

- That inaccurate advice is given to clients. Our policies and procedures set out the standards of advice and documentation required. These are implemented through an ongoing process of supervision of advisors and advice given. This is followed by a series of quality control measures checking the accuracy and completeness of advice given.
- That major sources of funding are reduced or lost. This is managed through continual engagement with providers of funding and applications for new sources of funds where existing contracts end. Detailed budgeting for each contract means that management can respond to changes promptly.

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The approach to risk management has evolved during the year with each of the sub-committees responsible for evaluating and mitigating against the risks in their particular areas of responsibility.

The risk management strategy comprises:

- an annual review of the risks the charity may face;
- review of the Risk Register at quarterly Trustee Board meetings
- the establishment of systems and procedures to mitigate those risks identified in the plan; and
- the implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

During the year, risk management concerned the financial needs of the charity and the possible loss or reduction in several sources of income. Other risks involved that of health and safety of the staff and volunteers in Citizens Advice as we slowly emerged from Covid.

Citizens Advice Central Dorset trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Local Citizens Advice offices hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and

availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Reference and administrative details

For day-to-day management of the charity, trustees delegate to the senior management team, comprising:

- Daniel Cadisch – Chief Officer
- Diana Hensher – Advice Services Manager (Dorchester and Sherborne)
- Elaine Morley – Advice Services Manager (North Dorset)
- Sian Alvis– Service Manager (Weymouth & Portland)
- Stacey Rook – Finance Manager
- Bryony Brown – Business Manager (job share)
- Caroline Buxton – Business Manager (job share)

Statement of Trustees' Responsibilities

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 charity and of the financial activities of the charity 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against loss or unauthorised use and to prevent and detect fraud and other irregularities.

Statement as to Disclosure of Information to Auditors

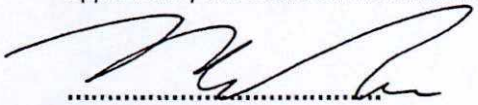
So far as the trustees are aware, there is no relevant audit information of which the charitable company's auditors are unaware, and each trustee has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Independent Examiner

The independent examiner, Marcus Cridland of Scott Vevers Ltd has expressed his willingness to continue in office and a proposal for his re-appointment will be made at the Annual General Meeting.

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

Approved by the Board on 24-11-22 and signed on its behalf by:



Dr David H Cove (Chairman)

CITIZENS ADVICE CENTRAL DORSET LIMITED
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31ST MARCH 2022

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st March 2022, which are set out on pages 10 to 20.

Responsibilities and basis of report

As the charity 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 company'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

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 that in any material respect:

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.

M. Cridland

Marcus Cridland BA(Hons) FCA
Scott Vevers Ltd
Chartered Accountants & Registered Auditors
65 East Street
Bridport
Dorset DT6 6LB

Date: 13/12/22

CITIZENS ADVICE CENTRAL DORSET LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31ST MARCH 2022

	Notes	Unrestricted funds £	Designated funds	Restricted funds £	Total 2022 £	Total 2021 £
Income and endowments from:						
Donations and legacies	3	32,943	-	-	32,943	53,308
Charitable activities	4	523,043	-	431,656	954,699	989,478
Investment income (Bank interest)		72	-	-	72	208
Total income		556,058	-	431,656	987,714	1,042,994
Expenditure on:						
Raising funds	5	1,000	-	-	1,000	2,517
Charitable activities	6	562,273	-	480,736	1,043,009	976,745
Total expenditure		563,273	-	480,736	1,044,009	979,262
Net income (expenditure)		(7,215)	-	(49,080)	(56,295)	63,732
Gross transfers between funds		(15,027)	(20,614)	35,641	-	-
Net movement in funds		(22,242)	(20,614)	(13,439)	(56,295)	63,732
Reconciliation of funds						
Total funds at 1st April 2021		345,196	39,053	70,479	454,728	390,996
Total funds at 31st March 2022		322,954	18,439	57,040	398,433	454,728

All amounts derive from continuing activities.

All gains and losses recognised in the period are included in the statement of financial activities.

The notes on pages 13 to 20 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED

BALANCE SHEET
AS AT 31ST MARCH 2022

Company Registration No. 4188591

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	8		19,425		40,285
Current assets					
Debtors	9	61,373		51,060	
Cash at bank and in hand		440,837		432,368	
		502,210		483,428	
Creditors: amounts falling due within one year	10	(123,202)		(68,985)	
Net current assets			379,008		414,443
Net assets			398,433		454,728
The funds of the charity:					
Restricted income funds	14		57,040		70,479
Designated income funds			18,439		39,053
Unrestricted income funds	14		322,954		345,196
Total charity funds			398,433		454,728

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31st March 2022.

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within part 15 of the Companies Act 2006.

The Financial statements were approved by the board on 24-11-22

.....
Dr David H Cove - Trustee

.....
David Collins - Trustee

The notes on pages 13 to 20 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED

STATEMENT OF CASH FLOWS
AS AT 31st MARCH 2022

	Notes	2022		2021	
		£	£	£	£
Cash flow from operating activities	18		8,397		55,868
Cash flow from investing activities					
Interest received		72		208	
Net cash flow from investing activities			72		208
Net increase / (decrease) in cash and cash equivalents			8,469		56,076
Cash and cash equivalents at 1st April 2021			432,368		376,292
Cash and cash equivalents at 31st March 2022			440,837		432,368

The notes on pages 13 to 20 form part of these financial statements

1 General information

Citizens Advice Central Dorset Limited is a company, limited by guarantee, incorporated in England and Wales under the Companies Act 2006 and Charities Act 2011. The address of the registered office is provided in Reference and administrative details. Details of the charity's operations are provided in the Report of the Trustees.

2 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2.1 Basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements are prepared on a going concern basis under the historical cost convention and in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The accounts include the results of the charity's operations which are described in the Trustees' Report, all of which are continuing.

2.2 Fund accounting

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2.3 Income

Income from donations and grants, including capital grants is included in incoming resources when the amount can be quantified with reasonable accuracy except as follows:

When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.

When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Grant clawbacks are deducted from incoming resources if they occur in the same accounting period. Grant clawbacks made in subsequent accounting periods are shown as outgoing resources in preference to negative income.

2.4 Expenditure

Expenditure is included when incurred. Costs which are identified as relating to restricted activities are allocated directly to those activities. Costs which relate to the general running of the bureau are allocated against unrestricted funds, and within the statement of financial activities these expenses are shown as cost of advisory services, support costs and governance costs.

Grant payments are payments made to third parties in the furtherance of the charitable objectives. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the Statement of Financial Activities once the recipient of the grant has provided the specific service or output.

Governance costs are those relating to the charity's compliance with constitutional and statutory requirements. Irrecoverable VAT is allocated to the expenditure heading to which it relates.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £750 are capitalised at cost. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fitting and equipment	25% straight line and 20% reducing balance basis

Computer equipment	33% straight line

2 Accounting policies (continued)

2.6 Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

2.7 Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

2.8 Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangement entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transactions. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for similar debt instruments.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Donations and legacies

	Total (unrestricted)	
	2022	2021
	£	£
Gift Aid refunds	2,268	2,378
Alice Ellen Cooper-Dean Foundation	10,000	5,000
Corton Hill Trust	-	30,000
Other donations	20,675	15,930
	32,943	53,308

4 Income from charitable activities

	Unrestricted funds		Restricted funds		Total	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Operation of bureaux						
Core services (Dorset Council)	-	11,024	-	-	-	11,024
Citizens Advice in Dorset	349,959	302,277	35,645	-	385,604	302,277
Access to Justice Local	-	-	-	34,990	-	34,990
Access to Justice LSLIP	-	-	101,099	54,286	101,099	54,286
Big4 Littlemoor project	12,528	12,035	-	-	12,528	12,035
Big Energy Savings Network	-	-	2,750	4,500	2,750	4,500
Dorchester Town Council	13,600	-	-	-	13,600	-
Dorset Community Foundation	30,000	21,000	-	-	30,000	21,000
Energy Advice Project (EAP)	9,630	14,160	-	-	9,630	14,160
Gamble Aware	-	-	-	50,750	-	50,750
Gillingham Town Council	10,000	10,000	-	-	10,000	10,000
Health Service	-	-	82,568	82,568	82,568	82,568
Income maximisation	-	-	15,707	25,481	15,707	25,481
Macmillan	-	-	116,064	115,200	116,064	115,200
Money and Pensions service	-	-	57,260	77,179	57,260	77,179
Mediation Dorset	-	-	-	1,173	-	1,173
Rough Sleepers (Dorset Council)	-	-	21,808	10,300	21,808	10,300
Sherborne Town Council	8,000	8,000	-	-	8,000	8,000
Sovereign Housing (debt advice)	-	5,000	-	-	-	5,000
The Elizabeth & Prince Zaiger Trust	8,000	-	-	-	8,000	-
Universal Support	47,733	49,425			47,733	49,425
Wessex Water	4,782	9,000	-	-	4,782	9,000
Joint working with other Bureaux	-	25,523	-	-	-	25,523
Other amounts under £5,000	28,811	43,796	(1,245)	21,811	27,566	65,607
	523,043	511,240	431,656	478,238	954,699	989,478

5 Costs of raising funds

	2022	2021
	£	£
Fundraising costs	1,000	2,517

6 Expenditure - Charitable activities

	Charitable activities		Support costs		Total	
	2022	2021	2022	2021	2022	2021
	£		£		£	£
Operation of bureaux:						
Activities undertaken directly	829,001	755,160	108,049	161,218	937,050	916,378
Grant funding of activities	105,959	60,367	-	-	105,959	60,367
	934,960	815,527	108,049	161,218	1,043,009	976,745
Natural classification:-	£	£	£	£	£	£
Grants paid to other CAB's	104,963	59,203	-	-	104,963	59,203
Salary costs	736,456	665,017	-	73,757	736,456	738,774
Other staff costs (including travel and training)	14,903	13,865	-	-	14,903	13,865
Office costs	-	-	80,673	57,173	80,673	57,173
Premises costs	77,642	76,278	-	-	77,642	76,278
Disbursements	996	1,164	-	-	996	1,164
Depreciation	-	-	24,048	23,353	24,048	23,353
Governance costs						
Examination/audit fee	-	-	2,928	5,430	2,928	5,430
Staff costs			-	1,505	-	1,505
Other sundry costs	-	-	400	-	400	-
	934,960	815,527	108,049	161,218	1,043,009	976,745

7 Employee costs

No trustees received remuneration during the year (2021 - £nil). The costs of the remaining staff were:

	2022	2021
	£	£
Wages and salaries	670,634	678,921
Social security costs	41,577	42,015
Pension costs	24,687	19,343
	736,898	740,279

No employee earned more than £60,000 during the period. The average full time equivalent number of staff employed by the charity during the year was as follows:

	2022	2021
	No	No
Average full time equivalent number of staff employed	25.0	25.0
The average number of staff employed (Headcount)	44.0	45.0

8 Tangible fixed assets

	Fixtures, fittings & equipment	Total
	£	£
Cost		
At 1st April 2021	89,950	89,950
Additions	3,188	3,188
At 31st March 2022	93,138	93,138
Depreciation		
At 1st April 2021	49,665	49,665
Charge for the year	24,048	24,048
At 31st March 2022	73,713	73,713
Net book value		
At 31st March 2022	19,425	19,425
At 31st March 2021	40,285	40,285

9 Debtors

	2022	2021
	£	£
Operational debtors	51,489	44,363
Prepayments and accrued income	9,884	6,697
	61,373	51,060

10 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other creditors	6,057	21,184
Deferred income	51,127	-
Social security and other taxes	12,161	13,885
Accruals	53,857	33,916
	123,202	68,985

11 Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

12 Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £24,687 (2021 - £19,343).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

13 Related parties

The charity is controlled by the trustees who are all directors of the company.

Two trustees donated £1,360 (2021 - £5,360) to the charity during the year.

14 Analysis of funds

	At 1 April 2021	Incoming resources	Resources expended	Transfers	At 31 March 2022
	£	£	£	£	£
Restricted funds					
CCG and GP Surgeries	22,500	82,568	84,715	-	20,353
Income maximisation	-	15,707	21,072	5,365	-
Awards for All	-	-	3,105	3,105	-
Macmillan	2,927	116,064	119,497	506	-
Mental Health Project	-	-	3,811	3,811	-
MS Society	-	(1,245)	2,351	3,596	-
MaPS	5,314	57,260	68,147	5,573	-
Access to Justice LSLIP	20,293	101,099	118,623	-	2,769
Gamble Aware	170	-	13,153	12,983	-
Big Energy Savings Network (BESN)	13,071	2,750	-	-	15,821
Rough Sleepers (Dorset Council)	-	21,808	22,510	702	-
Syrian refugee re-settlement	6,204	35,645	23,752	-	18,097
	70,479	431,656	480,736	35,641	57,040
Unrestricted funds					
Designated funds					
IT investment fund	39,053	-	-	(20,614)	18,439
	39,053	-	-	(20,614)	18,439
General funds	345,196	556,058	563,273	(15,027)	322,954
	384,249	556,058	563,273	(35,641)	341,393
	454,728	987,714	1,044,009	-	398,433

2021	*£*	*£*	*£*	*£*	*£*
Restricted funds					
CCG and GP Surgeries	*21,598*	*82,568*	*81,666*	-	*22,500*
Community fund	*2,138*	-	-	*(2,138)*	-
Income maximisation	*(2,505)*	*25,481*	*24,523*	*1,547*	-
Awards for All	*6,617*	-	*3,092*	*(3,525)*	-
Macmillan	*8,938*	*115,200*	*121,211*	-	*2,927*
Mediation	*95*	*1,173*	-	*(1,268)*	-
Mental Health Project	*(2,226)*	-	*7,134*	*9,360*	-
MS Society	*543*	-	*6,967*	*6,424*	-
MaPS	*13,672*	*77,179*	*71,865*	*(13,672)*	*5,314*
Access to Justice Local	*6,099*	*34,990*	*23,807*	*(17,282)*	-
Access to Justice LSLIP	-	*54,286*	*33,993*	-	*20,293*
Gamble Aware	*(73)*	*50,750*	*50,507*	-	*170*
Big Energy	*8,830*	*4,500*	*259*	-	*13,071*
Rough Sleepers (Dorset Council)	-	*10,300*	*11,422*	*1,122*	-
Syrian refugee re-settlement	*5,696*	*21,811*	*21,303*	-	*6,204*
	69,422	*478,238*	*457,749*	*(19,432)*	*70,479*
Unrestricted funds					
Designated funds					
IT investment fund	*20,000*	-	*29,662*	*48,715*	*39,053*
Premises maintenance	*12,780*	-	-	*(12,780)*	-
	32,780	-	*29,662*	*35,935*	*39,053*
General funds	*288,794*	*564,756*	*491,851*	*(16,503)*	*345,196*
	321,574	*564,756*	*521,513*	*19,432*	*384,249*
	390,996	*1,042,994*	*979,262*	-	*454,728*

15 Purpose of Designated and Restricted Funds

Restricted

CCG and GP Surgeries

To provide funding for the provision of outreach work in six GP surgeries. This is a rolling contract.

Income maximisation

A grant to fund a caseworker to assist residents of North and West Dorset eligible for Universal Credit to make claims.

Macmillan

This Dorset-wide project is to provide four part-time advisers for MacMillan clients who need to be visited in their own home. The project also pays for administration help for each advisor, a part-time project co-ordinator, a part-time project manager and some supervision. The project is managed by the Dorchester bureau.

Mental Health Project

To provide funding for an adviser to help solve the complex issues of people with mental health problems, often including a combination of benefits, debt and housing. This can involve dealing with a variety of agencies on behalf of the clients.

MS Society

This provides funding for an advisor to people suffering from Multiple Sclerosis to fill in the forms for the welfare benefits the clients are entitled to.

Access to Justice

Funding has been provided by the Ministry of Justice to provide legal support for litigants in person. This project is being delivered in conjunction with other regional partners.

Gamble Aware

The purpose of this project is to raise awareness of gambling addiction in local Citizens Advice offices across the south-west.

Big Energy Savings Network

Providing energy advice to vulnerable clients including switching, dealing with fuel debt, maximising benefits and energy efficiency.

Syrian Refugee re-settlement

To provide support to Syrian refugee families being resettled in central Dorset to help with their integration into the local community.

Awards For All

A Grant was received towards the cost of upgrading IT equipment in Weymouth which is being matched against the depreciation of those assets.

Designated

IT investment fund

There has been considerable investment in ICT resources over the past two years. Much needed updating and upgrading was taking place before the pandemic but the enforced change to home working significantly increased the need for investment in this area. The balance of this reserve at 31st March 2021 represents the net book value of equipment purchased in the last two years which will be depreciated in the next two years.

16 Analysis of net assets between funds

	General funds	Designated funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£
Tangible fixed assets	19,425	-	19,425	-	19,425
Current assets	426,731	18,439	445,170	57,040	502,210
Creditors: amounts falling due within one year	(123,202)	-	(123,202)	-	(123,202)
	322,954	18,439	341,393	57,040	398,433

2021			*£*	*£*	*£*
Tangible fixed assets			*40,285*	-	*40,285*
Current assets			*412,949*	*70,479*	*483,428*
Creditors: amounts falling due within one year			*(68,985)*	-	*(68,985)*
			384,249	*70,479*	*454,728*

17 Lease Commitments

As at 31 March the charity had future minimum lease commitments as follows:

	2022	2021
	£	£
Not later than 1 year	36,500	34,221
Later than 1 year and not later than 5 years	99,500	69,250
Later than five years	73,500	84,000
	209,500	187,471

18 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2022	2021
	£	£
Net income / (expenditure) for the year	(56,295)	63,732
Interest receivable	(72)	(208)
Depreciation and impairment of tangible fixed assets	24,048	23,353
Fixed asset additions	(3,188)	(48,941)
(Increase) / decrease in debtors	(10,313)	36,840
Increase / (decrease) in creditors	54,217	(18,908)
Net cash flow from operating activities	8,397	55,868

19 Financial instruments

Categorisation of financial instruments

	£	£
Financial assets that are debt instrument measured at amortised cost	492,326	476,731
Financial liabilities measured at amortised cost	123,202	68,985

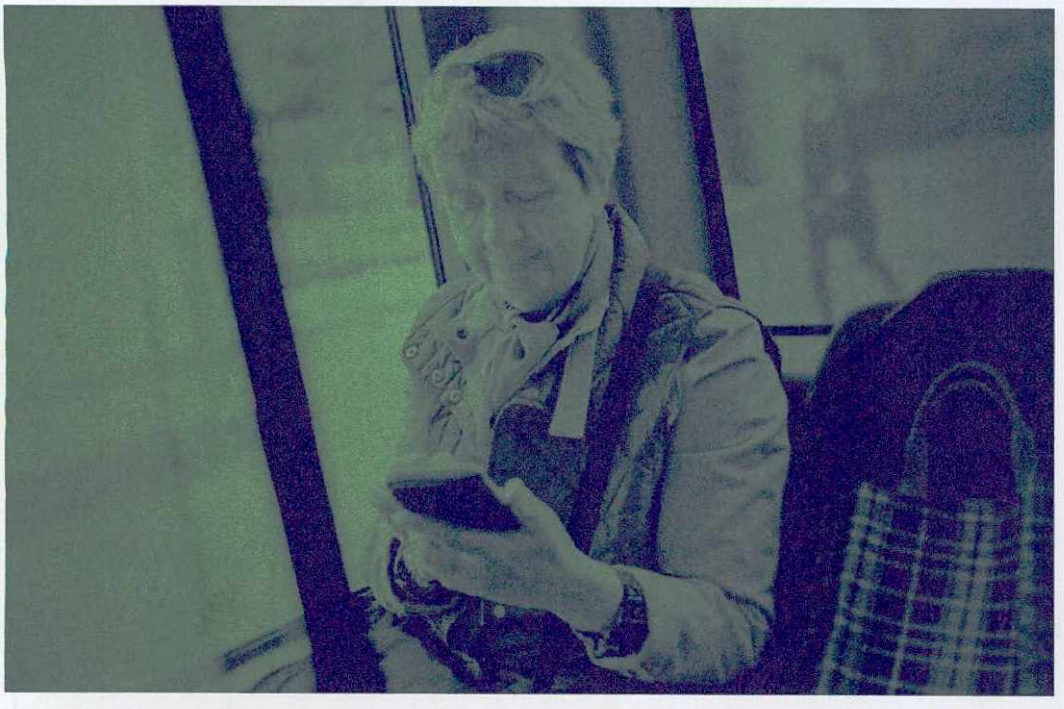
Items of income, expense, gains or losses

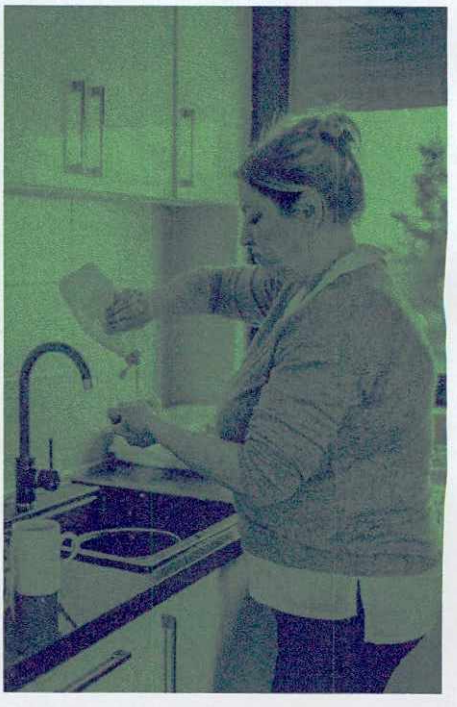
The total interest income for financial assets not measured at fair value through profit or loss is £72 (2021: £208)

citizens advice Central Dorset

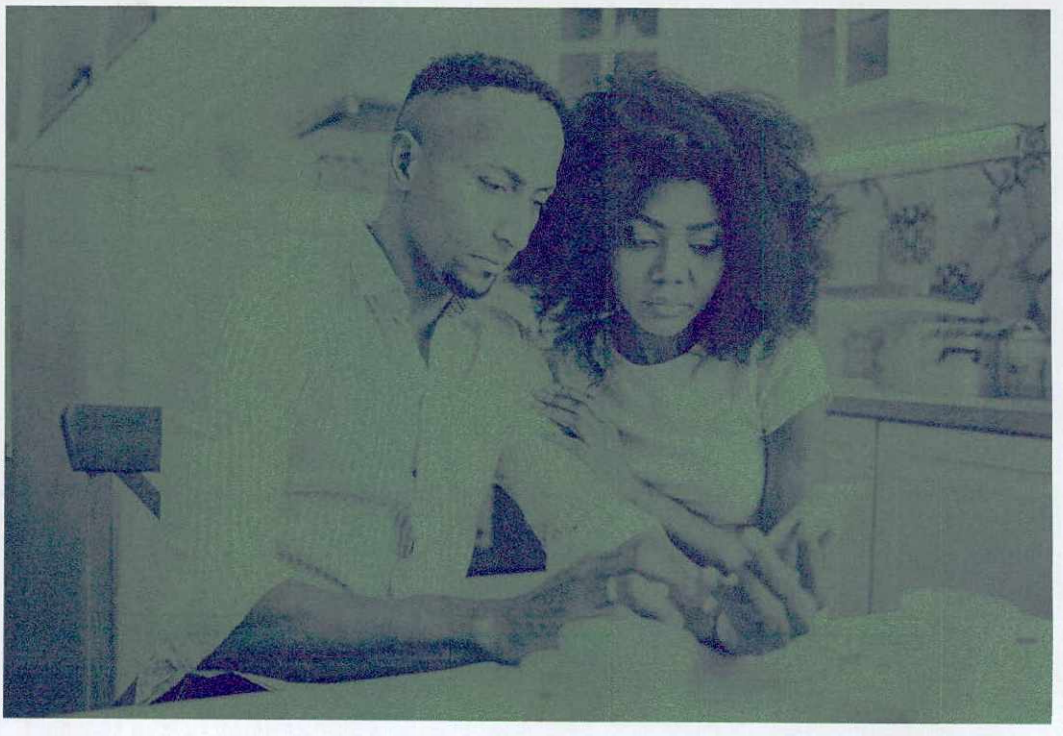
Working on the frontline

ANNUAL REPORT 2021-2022









Contents

Contents	2
Chairman's Report	3
Chief Officer's Report	4
Treasurer's Report	5
Summary of the year	6
Research and Campaigns	7
Projects	8
Training	13
From our volunteers	14
Supporters and Trustees	15
How to get help	16

We give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem.

The aim of Citizens Advice Central Dorset is to provide the advice people need for the problems that they face and flowing from this, the improvements of policies and practice that affect their lives. Our core principles are to:

- value and respect diversity,
- promote equality,
- challenge discrimination and unfairness,
- work together and value the contribution of colleagues.

We give free, confidential, independent and impartial advice to anyone, regardless of age, disability, ethnic origin, gender, race, religious belief or sexual orientation.

Chairman's Report

I am pleased to report another successful year for Citizens Advice Central Dorset. Face to face consultations are increasing and we are holding more actual than virtual meetings. We owe all our teams - staff and volunteers – a great debt of gratitude for maintaining the service, despite severe difficulties, over the last few years. The rapid move to working from home, switching to virtual e-consultations and telephone were all done positively, with everyone keen to make the service work – and it did! Thanks too to our clients for working with us so well to keep everybody safe.

We are now faced with the consequences of the national finances. Whilst all are affected, it is the most disadvantaged in the community who are most severely and acutely so. On the ground the "Cost of living crisis" is immediate and severe. Those previously struggling to make ends meet, now have difficulties in putting food on the table, providing adequate heating and meeting transport costs. We anticipate a sharp increase in the number of clients seeking help with the rising costs of mortgages. National assessment identifies a number of local areas of deprivation, many of whose occupants particularly need our help. Citizens Advice Dorset is fortunate to have 145 volunteers and over 40 staff, who are highly trained to provide clients with the information and other help to best cope with many complex problems, including management of debt and claiming benefits. Our 4 offices and multiple satellite centres take our service to our clients.

CACD is an independent charity. We liaise closely with the other Citizens Advice Offices in the Dorset County area (Bridport and East Dorset/Purbeck); developing combined projects to help clients. Each Office is a member of National Citizens Advice which provides an extensive information system and, with rigorous annual audits, ensures all offices are objectively quality assured. Through a continuous programme of "Research and Campaigns", Offices collect local data on a large range of items (e.g. Universal Credit). Citizens Advice collates this data and identifies national problems which frequently influence Government policy.

Our Dorset County Council contract provides the majority of our income, without which we could not function, and for which we are most grateful. Thanks too to the many other organisations and individuals who provide grants and donations to fund our service. The support we provide is shown in the personal feedback stories and the statistics defining the benefits accrued to clients. On behalf of the Trustee Board we thank all the staff and the army of volunteers whose professional and dedicated work makes our service so effective and successful.

Dr David Cove, Chair of Trustees



Chief Officer's Report

One definition of the word frontline is the following: "the most advanced, responsible, or visible position in a field or activity"

There is no doubt that the year 2021/22 matched that definition in every way. By advanced we mean that our teams across the Central Dorset area were often the first point of contact for clients who were experiencing extreme hardship and stress. The combination of Covid and the Cost of Living Crisis is a potent one which has layered people's problems and increased the complexity of the issues that need to be unravelled by our superb advisers. As is highlighted in the summaries of our various projects, our core team of volunteers took the brunt of the work in supporting people who presented to us with no food, no means to cook food or heat their homes. The emphasis of our work has shifted towards dealing with those in extreme situations and I would like to thank those volunteers who have maintained their energy, professionalism and dedication in such a tough year.

Being responsible is about recognising that our aims and principles exactly match the current circumstances; to alleviate poverty and solve people's problems. It is also about recognising that even Citizens Advice cannot solve everything on its own. Our long standing strategic partnership work is a clear demonstration of how we share the workload. Our role in delivering the Advice Dorset Partnership, alongside our Dorset Citizens Advice and other advice agency such as Age UK and Shelter colleagues has played a considerable role this year. Regular newsletters have efficiently spread the word on the myriad of support packages, initiatives and support for Dorset residents. The feedback has been very positive and has allowed the advice community to be better integrated and respond quickly when called upon. Our partnership with Dorset Council has been both practical and targeted. We have delivered many specialist advice projects with their support and we have helped shape the strategic direction of local policy by providing data that highlights the high level of need. Our connections with Town Councils remain crucial and I have been particularly struck by how they have supported grassroots initiatives such as Food Banks and Community Groups which have worked alongside Citizens Advice. I would like to thank both Dorset Council and all the Town Councils in our area for their support and common purpose.

Finally, we must remain as visible as possible and our promotional work has increased over the year. We have delivered webinars to partners and large employers, we have organised and delivered Cost of Living workshops and we have used our website and social media more than ever before. Our aim is to reduce social isolation and we recognise that for many of our clients, physically travelling to get help is more expensive and difficult than ever.

Looking forward we will continue to argue the case on behalf of our clients. That means maintaining the funding from our wide range of organisations that allow us to deliver our work. The upcoming economic pressures will mean that our case for funding will need to more robust and compelling than ever before. We will also continue to shout loudly on behalf of our clients most in need. Times of uncertainty can often drown the voices of those who are experiencing the greatest hardship and our team will be there for them and all our clients for years to come.

Daniel Cadisch, Chief Officer



Treasurer's Report

The last year has seen us gradually recover from the pandemic. Significant additional funding was obtained in 2020-21 to assist with combatting Covid 19 that was no longer available this year. Partly as a result, we recorded a deficit of £56,000 compared to a surplus of £64,000 in the previous year. Despite the continuing funding challenges, rapid inflation and pressure on services, we had another financially sound year.

Our total income dropped by 5% year-on-year to just under £1 million. Dorset Council provided us with 41% of the total, which effectively funds the 'core' Citizens Advice service. The Council entered into a fixed price 3 year contract with Citizens Advice in Dorset in 2021 which may be extended for a further 2 years from October 2024. While we are grateful to the Council and this provides welcome certainty, its fixed price nature provides a growing challenge in the current inflationary environment.

We are also contracted to provide services for various other charities, the NHS, central government and utility companies which, between them, account for the bulk of our 'project' income. Major clients include Macmillan, the Ministry of Justice (through the Access to Justice Initiative) and the Money and Pensions Service. Donations and legacies accounted for a reduced 3% of our income; the charitable status of Citizens Advice is not widely recognised and this is an area that we intend to develop. Town and Parish Councils within our area of operation also contribute generously.

While our total income fell in 2021-22, total expenditure increased by almost 7%. Demand for our service remains high and we must continue to provide the support that clients require. Salary costs make up the bulk of our spending, representing over 70% of total. The total employee cost was marginally below the prior year, since some staff are employed on fixed term contracts to deliver specific contract wins: when that funding ceases, so does the associated employment.

Another major area of spend is IT, as we respond to the increased use of technology. We changed our accounting policy last year so that new equipment is fully depreciated in the year of purchase, pushing IT spend up to almost 5% of this year's total. The cost of maintaining our main office hubs in Weymouth, Dorchester, Sherborne and Gillingham is another major expense: we will continue to explore cost effective ways to deliver our service as the nature of client demand evolves from face-to-face. Several contracts for which we are responsible are delivered in conjunction with local CA partners and a further 10% of our total expenditure is paid to them.

At March 2022 we held total reserves of £398,000. £57,000 of this relates to 'restricted' purposes where money is received for a specific purpose and can only be spent in that area. A further £18,000 is in a 'Designated' reserve, covering the final tranche of the remaining book value of IT equipment held at year end. The balance of £323,000 is 'unrestricted', meaning that it can be applied for any purpose. This complies comfortably with our reserves policy, which requires us to hold a figure equal to between 3 and 6 months of regular expenditure as fall-back should our funding dry up.

To summarise, we have come through the last two difficult pandemic years in good shape and, despite the many challenges, remain positive as we look forward.

David Collins, Treasurer

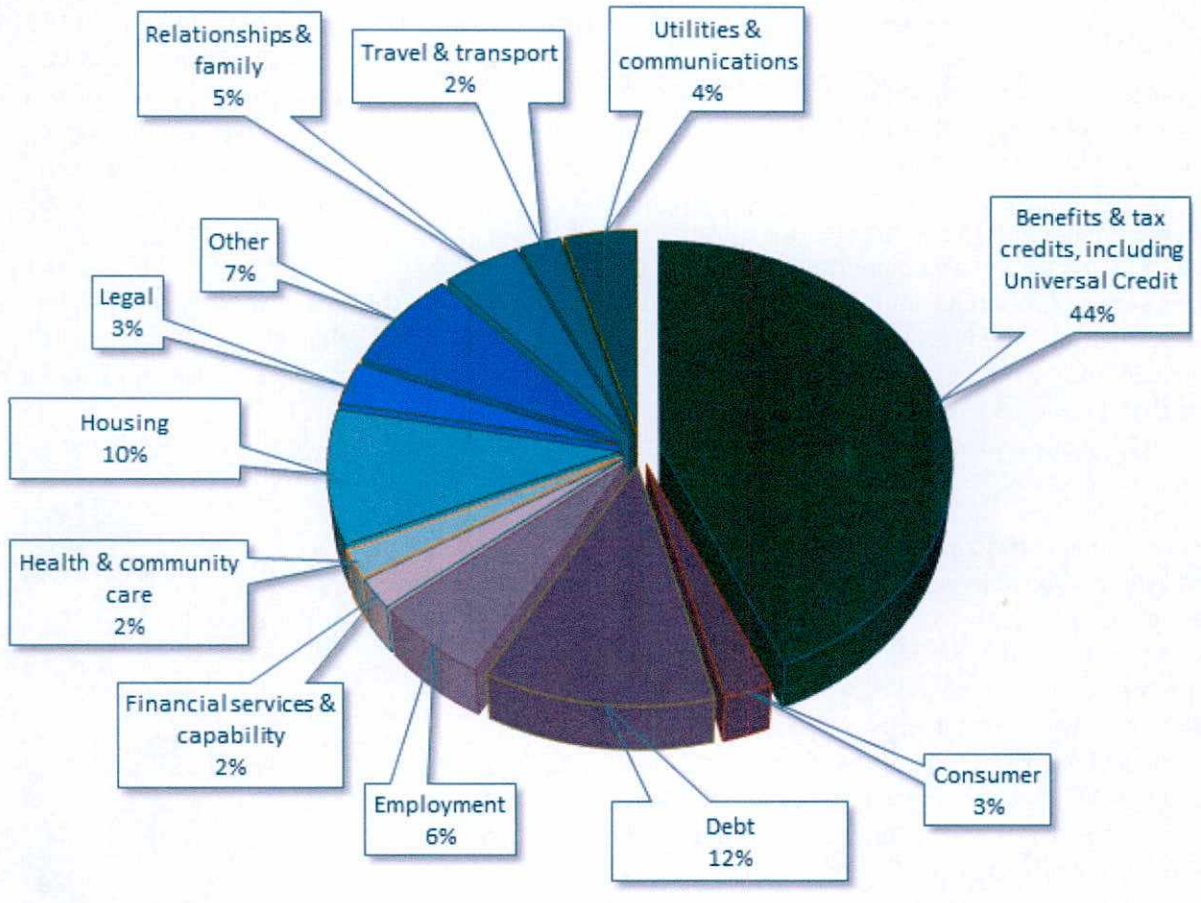


Summary of the year

In 2021/22 we helped 7,468 clients with 22,518 issues. This is a similar number to the people helped in the previous year and demonstrates a high degree of need from the community given the demands of Covid and the related financial pressures. In particular, we have seen an increase in the number of people we are seeing face to face to 13%, up from 6% in the previous year.

The breakdown of issues in 2021/22 is shown below. We continue to see a steady increase in issues relating to benefits (44% up from 39% in the previous year). Issues relating to debt rose as the restrictions on debt recovery during COVID were eased.

Outcomes 2021-22	
Income gained for clients:	£4,110,483
Reimbursements, services and loans:	£43,900
Debts written off:	£781,567
Payments rescheduled:	£22,363



Research and Campaigns

Research and Campaigns (R&C) is about making a difference: using clients' evidence to influence policy, improve services and bring about longer-term change, nationally and locally.

We have continued to show a strong commitment to R&C work across our teams and offices and to provide a voice for our clients. Much of the data comes from our 'evidence forms' and this year our staff and volunteers completed 531, compared with 408 the previous year. This means that we are really translating the issues faced by our clients into firm action to effect change and means we really get to understand the impact on the client.

As we began to see the relaxation of Covid restrictions we worked to ensure ongoing support for people. In particular, we campaigned hard, alongside our National organisation, to retain the £20/ week uplift to Universal Credit (#KeepTheLifeline). Unfortunately, ultimately this campaign was not successful and as a result many people then came to us for help when the impact hit home.

Then in the Autumn of 2021 energy prices began to increase and we saw the collapse of a number of energy companies and the consequent problems this caused people. Many people struggled to find out who their new supplier was, or what had happened to credit that they had had with the old one.

From February 2022 things got much worse with the invasion of Ukraine, further increases in utility costs and a relentless rise in inflation. Citizens Advice is a 'canary in the coalmine' in these situations, able to give early warning of the effect of these problems on local people.

Much of the last 6 months has seen us focus on what is now referred to as the Cost of Living Crisis. This means many more clients struggling to manage financially, having to make choices between 'heat or eat', or even 'heat, eat or pay for my prescriptions'. We are currently looking at evidence from the increasing number of people who have a 'negative budget' ie. even with the most stringent budgeting and economising they cannot make their income stretch to meet their essential outgoings. Here's a typical example from an evidence form:

> The client is very anxious about how she is going to pay her bills as energy prices are increasing and she already owes her utility company £795. She has returned to paid employment after a period of ill health when debts accrued. Her husband is self-employed and there are three teenagers living at home. They live in a rural area which makes looking for work harder.

In addition, we are in demand to keep our colleagues in the Dorset advice sector up to date with information on what help is out there. There have been various support measures, which are welcome, though some are only a sticking plaster, and things change rapidly requiring us to keep on our toes and regularly update our information. However, our position as the 'go to' organisation for information is highlighted by the fact that both Dorset Council and Dorset NHS has asked us to provide briefings for their teams, to ensure their workforce is supported during the current crisis.

Caroline Buxton, R&C Lead

Projects

Dorset Macmillan Welfare Benefits Team

The pandemic redefined life as we knew it but we adapted and continued to provide advice and guidance during this period and support Macmillan clients. Our team moved seamlessly to working remotely and although still working this way in some locations, we have been able to provide face to face support where required.

Late detection and management of cancers has contributed to the fact that nearly 63% of our clients had a palliative or terminal diagnosis. We have seen the sadness and anger that the pandemic brought to our clients who were unable to see a GP or had their treatment disrupted.

Our service has provided a lifeline to clients by being able to respond to a crisis which impacted on many different aspects of living:

- The impact on families when a member of the family is diagnosed, both emotionally and financially, is huge.
- The costs of getting to appointments and having to access multiple benefits is overwhelming when unwell.
- The increase of late diagnoses has resulted in clients needing help with Wills and pension advice, and accessing services at a critical time.
- Families' incomes have been impacted.

Our coordinators must be recognised and applauded as they are often the first person that someone can talk to after being diagnosed and facing the worry of how they would manage. The fear and pain that the client is going through is keenly felt and the feedback we receive acknowledges what it means to our clients to be able to talk to a caring professional.

Our successes:

- Fostering closer working relationships to provide the quality service that Macmillan clients should receive, by continuing to access benefits and provide Macmillan Grants along with local support.
- Acting as the clients' voice when we see they are being disadvantaged. The delays in receiving benefit entitlement add to the distress of having serious illness and the misery of prolonged self-isolation.
- With the impact of Covid, there were added complications for people with cancer being unable to go into the workplace.
- We have worked closely with the hospitals to respond within 24 hours to any referral.
- With Macmillan Partnership, we have been able to refer clients who needed to access Solicitors.

What difference did we make?

We assisted 516 clients and gained £3 million in financial outcomes.

FEEDBACK

"Since I have been ill, I have met with nothing but kindness and support".

"Providing me with Attendance Allowance and Pension Credit has resulted in my having care and this helps with me being on my own".

"I was overwhelmed with how quickly you gained a Macmillan Grant, this was a godsend as I had no means of getting to London for my appointment. Delays in benefits meant I had no means of paying for a train ticket".

A card from the cancer nurses at Dorset County Hospital said "Thank you for all the helpful work you do for our patients. You are the emergency service for negotiating with bureaucracy, delays and the disadvantaged."

Refugee Resettlement Programme

Syrian and Afghan families:

Support has been ongoing for Syrian and Afghan families (supported through the Refugee Resettlement Programme). We have had a large number of queries related to the cost of living crisis as refugee families struggle to balance household budgets, and a number of issues with the DWP recovering overpayments without explanation. We have also had multiple issues with benefits ending suddenly; for example dealing with Council Tax support and Universal Credit. One family was threatened with homelessness and we had to work quickly to make sure they were able to find suitable accommodation before the Section 21 notice period expired.

I speak to the families that I am the caseworker for on a weekly and sometimes daily basis and meet them face to face whenever there is an issue that cannot be dealt with over the phone.

One family recently moved into a new property, and this involved a number of issues that would be impossible for the client to solve without caseworker support. For example, the new property appeared to be supplied by the same energy supplier as their previous supplier, OVO. However, after a number of phone calls to OVO it became clear that although OVO now own SSE, not all SSE properties have been transferred - the client's property being one of them. This meant that a new account had to be set up over the phone - requiring a 90 minute wait in the phone queue. As well as setting up a new account and direct debt, I also set up the client with an app to track his energy consumption more easily.

Ukrainian Families:

More recently we have received funding from Dorset Council to support Ukrainian Refugees, and we are working closely with our partners to ensure that we are providing the most essential and up-to-date advice to our Ukrainian guests. There are now more than 1,000 Ukrainian refugees in Dorset.

The majority of queries in our offices have related to benefits, immigration and food banks, whereas the biggest problems more generally have been around re-matching and housing. We have also seen a number of issues that have been raised around the country where there are/were no clear answers, for example around the issue of National Insurance numbers for Ukrainian pensioners (see case study) and lack of financial help for students who are still enrolled in full-time education in Ukraine.

The initial 6-month hosting commitment has or is about to end for a number of families in Dorset and we are aware that a proportion of hosts are deciding not to continue with the Homes for Ukraine scheme, for reasons such as skyrocketing energy prices, lack of support around issues such as mental health, and hosts wanting to have their own families to stay during the winter. Supply of new hosts is unlikely to meet demand and so we anticipate that we will see a growing number of queries about housing and homelessness.

Internally, my role is to assist with complex cases and to provide support for generalist advisers on matters related to Ukrainian refugees. I am also working with our partners at Dorset Council and Help & Kindness to deliver workshops to host families and their guests where I introduce our service and answer specific questions around benefits, immigration, consumer issues and employment rights. The workshops have been very useful for establishing the main concerns for refugees and identifying potential Ukraine-specific research and campaigns queries such as only being able to convert a Ukrainian driver's licence to a British automatic licence.

A host family was having difficulty helping their guest with benefits, including how to get a National Insurance Number (NINO) when none of the conditions required for an online application are met by a Ukrainian pensioner who has never worked in the UK. I determined that the guest would be eligible for Pension Credit and Attendance Allowance and decided to send a covering letter with the PC application outlining the DWP's decision makers' guidance that an application for a benefit should be considered also as an application for a NINO. Just over two weeks later, the NINO arrived along with the successful application letter for Pension Credit. With the NINO received, I could then proceed with the AA application as normal.

Tom Hensher, Refugee Resettlement caseworker

Employment Unit Dorset

The Employment Unit has been busy with more than 370 cases since December 2020. Currently, we have above 30 open cases with ACAS or in the Employment Tribunal system. Our three specialists have advised, shared their knowledge, reviewed cases and explored different ways that they can help other advisers and clients. We have a small stalwart team of volunteers who have worked incredibly hard on behalf of clients.

The most recurring issues are pay, dismissals and redundancies. Care and Hospitality are the sectors which have given the highest percentage of cases - 15% and 12%. We are working with our Research and Campaigns colleagues on a summary of Care sector cases, which will hopefully raise the profile of these workers and their challenges. Happily we have achieved more than £260K for our clients in financial settlements and outcomes.

We are grateful to the wider teams who understand our revised thresholds for the type of case that needs to be referred to us, meaning we are seeing suitable cases including many tricky ones which often involve supporting clients who have additional needs.

We have worked in many ways with clients: alongside generalist advisers who preferred to keep their slow-gained trust with a client; or taking on clients who started with a generalist, went to an EUD Volunteer and have finally been supported by a paid specialist as the complexity of the case revealed itself.

The waiting time for a case to get to an Employment Tribunal is still over a year, although preliminary hearings have been added to help speed up the process. As the stresses of running a business in a time of rising costs hit home, I fear we will see more cases and issues heading our way.

Sarah Campbell, Coordinator, EUD

From our paid specialist case workers:

Being able to support the people of Dorset with their employment issues is a privilege. As would be expected we get a real mixture of clients and issues. It is noticeable that since Covid we have a significant increase in the number of clients with mental health issues. This can be very demanding on our resources and our skills. This is of course in addition to the support we give regarding the impact on their working life. We will negotiate with employers on behalf of clients to achieve the best outcome for them. Clients will always have the option of going further to a full tribunal hearing or coming to a pre-hearing settlement, and we support them whichever route they take. Where appropriate we represent or support clients at hearings.

Rough Sleepers Initiative

The RSI project is a long term multi agency initiative funded by Dorset Council which targets support for those experiencing homelessness or are threatened with homelessness. I work three days a week based at the Lantern Trust (a local housing charity in Weymouth) assisting clients who are homeless, or at risk of homelessness, with debts and benefits. Clients are referred to me from many organisations including Julian House (a regional homeless organisation), Shelter, the Community Mental Health Team, REACH (a regional mental health and addiction service), Steps 2 Wellbeing (who provide psychological support), Footprints (a regional organisation helping to reintegrate offenders in the community), Dorset Council and Jobcentre Plus. I provide a wide range of advice including:

- carrying out initial debt assessments and referring clients to our debt team for further action.
- making claims for Wessex Water low income schemes, such as 'Assist'.
- advising on welfare benefits, including benefit calculations, making the initial claim, completing claim forms, requesting mandatory reconsiderations and appeals - especially relating to Personal Independence Payment.
- helping clients check Universal Credit journals and take action to resolve or avoid sanctions.
- applying to Dorset Council for Housing Benefit, Council Tax Support, Discretionary Housing Payments, and Blue Badges.
- applying for food bank vouchers.
- referring clients to our internal specialists to check the validity of eviction notices, or if there are family law or employment issues.

In recent months there has been a marked increase in requests for benefits checks, suggesting that many clients are struggling with the cost of living.

Naomi Meneghini-Relf, RSI caseworker

Outreaches in GP surgeries

We currently have advisers working in eleven GP surgeries. Here is a flavour of that work from Ann Macdonald who works in two Weymouth surgeries.

The work is getting busier, and we are receiving more and more referrals directly from GP's and other healthcare professionals. The relationship between the outreach worker and the health professionals is very good and I am able to ask for information as and when needed with the clients. The use of patient summaries has increased, as this is a very good way of getting the information needed on medical issues to support benefit claims. The reception staff are very helpful and accommodating.

The majority of cases seen relate to benefits and budgeting. We have also seen an increase in housing-related issues since the Covid lockdown has ended and private landlords are now starting to evict clients. We are completing an increasing number of referrals to food banks and charity/ government support for help with gas and electricity, as the cost of living is rising and people are unable to manage.

86%

felt their enquiries were partially or fully dealt with

(14% were still ongoing)

100%

felt that it had been helpful to see the adviser in the surgery

45%

thought that the advice they had received contributed to a reduction in visits to their GP

81%

thought the advice they received improved their physical or mental wellbeing

Working with Kushti Bok to support the Gypsy Roma Traveller Communities

Citizens Advice Central Dorset (CACD) and Kushti Bok have received grant funding from Dorset Council to provide an Advocacy Worker to work with the Gypsy, Roma and Traveller community across Dorset. This project brings together CACD, with its expertise in providing information and advice services on a range of subjects with Kushti Bok, a group of like-minded people made up of Gypsies, Travellers and others who have strong links with those communities. Kushti Bok are dedicated to spreading cultural awareness and understanding, and endeavour to give a voice to the Gypsies and Travellers of Dorset. Working together on this project is enabling us to gain the trust of people in these communities and open up access to advice for a previously under-represented client group.

During my time as Citizens Advice's Gypsy and Traveller Advocacy Worker I have been working on a number of issues including housing and problems on Council sites; money advice including benefits and accessing grants; education, especially around accessing SEND provision; health and social care; and discrimination.

People's situations are often compounded by other factors such as poor physical and mental health, digital exclusion, poverty, and people having had a poor experience of 'officialdom' or 'getting help' before. In the short time I have been working with our Dorset Travelling Communities I have been struck by their strength and resilience.

Abby Young - caseworker

"My mental health hasn't been so bad recently, because of you, I know there's someone here helping us"

"Thanks for helping me - it was making my head swim!"

"Thank you so much for all the advice, help and support over the last few months. Although the DWP/UC completely messed up due to a lack of adequate training for the work coaches, my UC claim has now finally been back-dated to the original date with the missing payments in line to be paid. Keep up the excellent work."

"Thank you so much for helping me. Now I can afford the care I need."

Energy projects

We have continued to deliver several energy projects. Our adviser Louise Taylor provides detailed advice on energy issues and income maximisation under the Energy Advice Project. We've taken information out to consumers at coffee mornings and other events under the Big Energy Saving Network. As part of the new Carbon Monoxide Advice Project, we advise people on the dangers of Carbon Monoxide; we can order them a free CO alarm if they don't have one.

Training

Training for Generalist Advisers takes about 18 months and requires a great deal of hard work and commitment from those who are training. The end result is an adviser who has the knowledge and experience to serve the community for many years to come. Our training is both professional and rewarding and the in depth issues out there demand in depth training.

For approximately five months there are weekly tutorial sessions covering a number of subject areas including benefits, housing, employment and debt.

Trainees are asked to complete a significant amount of homework, such as study packs, e-learning and online assessments. After the initial training the trainees start advising for two sessions per week, gaining experience, and there is further assessment after a year or so to ensure trainees are competent before receiving their certificate.

During the training we ask advisers to come into the office for one session per week to observe and gain more experience. They often work on reception which is an excellent way of getting client experience, becoming part of the team and finding out what we really do!

We recently started our first group of 'face to face' training since lockdown and these trainees are a mixed group from Dorchester, Sherborne and North Dorset offices. We are using a training room in Poundbury, which has been generously offered to us by a local company RiskStop. This has allowed us to train a larger group then we may otherwise have been able to and is a superb venue for both trainees and trainer. Trainees are already coming in to the office and gaining valuable experience which supports their learning.

Helen Cadisch, Training Supervisor

I started training with CACD with very little experience of dealing with the kind of topics we covered. I found the training both informative and challenging, in a good way. Overall the training was thorough and set me up brilliantly for what happens in the office. I was able to go into the office as a receptionist fairly early on which was a fantastic experience and gave me an overall view of what happens on a day to day basis - even down to learning how to use the scanner and photocopier (which can be daunting!). Producing a good case write-up has been a learning curve; I try to focus on providing clear and complete notes.

There is a tremendous variety that we deal with in the office; some days are really busy but the ASS (supervisor) keeps that all together. The office atmosphere is great, and I feel fully supported if there is a difficult case. It is hard to learn not to take it home with you - I am still learning how to do that, but I know I can talk to the ASS or more experienced advisers if I need to. Overall training to be an adviser is an exciting experience, rather than a daunting one.

I know we cannot 'fix' people but for me knowing that I might have made a difference gives me so much pleasure and I really look forward to coming in every week. I would like to progress in the future to specialise in dealing with mental health issues.

Annaleigh – one of our newer advisers

From our volunteers

In 2021-22, we had 159 volunteers working across our four offices in a variety of roles – admin & support (including reception), generalist adviser, superviser and trustee with an estimated public value of £841,415 p.a.

PEGGY

"I enjoy meeting all sorts of different people, and really like being able to help them."

WILLIAM

"Even after 14 years of volunteering , every session presents new challenges."

HELEN

"This is a unique opportunity to do something positive for the community."

CHRIS W

"It is nice to go home at the end of the day knowing you have helped someone and hopefully made a difference."

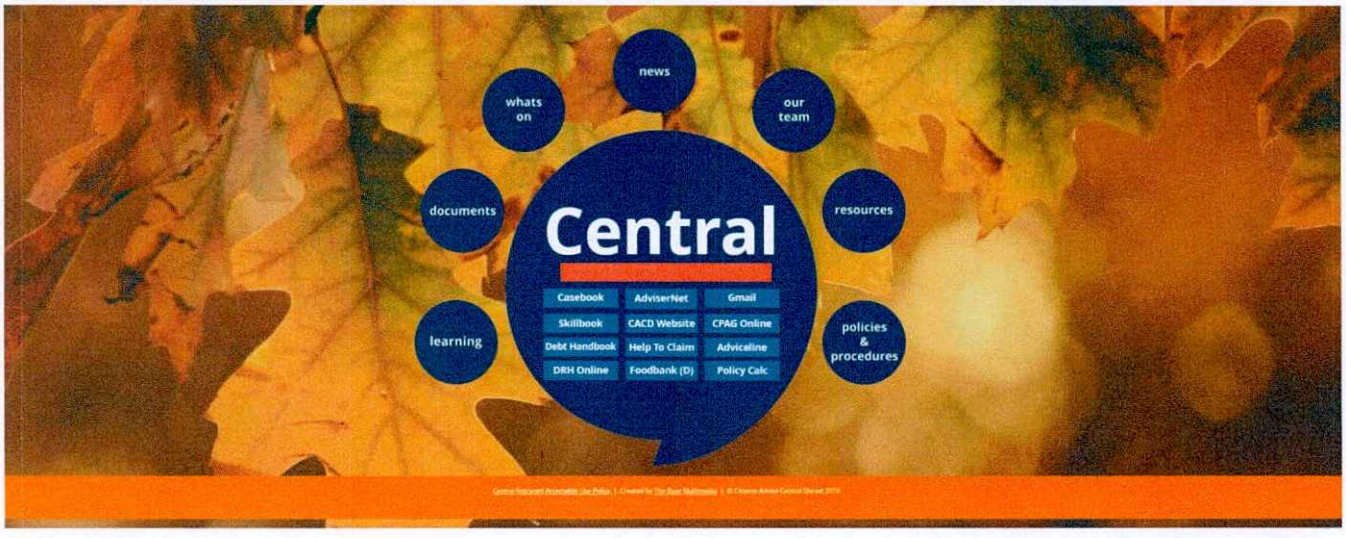
RICHARD

"As a volunteer adviser, I value my additional Research & Campaign role to promote and review the submission of Evidence Forms within CA Central, so this information can be collated and addressed both locally and nationally. I feel this helps to ensure that some of the practice and administrative matters that sometimes frustrate and get in the way of people being able to deal with problems on their own have a better chance of really getting sorted out."

COLIN

"I worked in commercial industry and had never seen this kind of work environment. It's interesting to see and take part in charity work. It takes me out of my comfort zone and keeps me mentally stimulated."

Our intranet – a useful tool for us all



Supporters and Trustees

Our Supporters

Our special thanks go to the following for their continued support:

- Dorset Council
- Blandford Forum Town Council
- Dorchester Town Council
- Gillingham Town Council
- Portland Town Council
- Shaftesbury Town Council
- Sherborne Town Council
- Parish Councils
- Access to Justice Foundation
- Alice Ellen Cooper Dean Charitable Foundation
- Arnold Clark Foundation
- Big Energy Savings Network
- Big 4 Littlemoor
- Corton Hill Fund
- Dorset Clinical Commissioning Group
- Dorset Community Foundation
- Dorset Healthcare University NHS Foundation Trust
- Gillingham Foodbank / Trussell Trust
- Macmillan Cancer Care
- Money Advice Service
- NHS Charities Together
- Prince Zeiger Trust
- Simon Digby Charitable Trust
- Valentine Trust
- Wessex Water

Many thanks also to our smaller but no less important individual supporters and donors, whether clients or friends of our local Citizen Advice service.

Every Citizens Advice office is an independent registered charity. Without funding and volunteers, we could not continue to provide our services in the Central Dorset area.

Trustees

- Dr David Cove (Chair)
- Mr Richard Baker
- Mr Stephen Beare
- Ms Mandy Binsley
- Mr David Collins (Treasurer)
- Mr Stuart Dawson
- Mr Jean-Paul Dervley
- Mr Adrian Goldsack
- Mr Peter Green
- Ms Tracy Mcgregor
- Ms Clare Stephens

How to get help

Citizens Advice Central Dorset offers free, confidential, impartial and independent advice based around our Dorchester, North Dorset, Sherborne, and Weymouth & Portland Citizens Advice centres.

Visit our website for more information https://centraldorsetca.org.uk.

Dorchester

1 Acland Road
Dorchester DT1 1JW

With outreaches in:

- Bere Regis
- Crossways
- Maiden Newton
- Puddletown

Sherborne

Manor House
Newland
Sherborne DT9 3JL

With outreaches in:

- Cerne Abbas
- Bute House Surgery

North Dorset

4 Newbury Court
Gillingham SP8 4QX

With outreaches in

- Blandford Forum
- Blandford Group Practice
- Gillingham Foodbank
- Shaftesbury
- Sturminster Newton
- Verwood & Cranborne

Weymouth & Portland

Weymouth Library
Great George Street
Weymouth DT4 8NN

With outreaches in:

- Portland Community Venue
- Portland Hospital
- Portland Library
- Portland Foodbank
- Wyke Regis Health Centre
- Royal Crescent Surgery
- The Bridges Medical Centre
- Littlemoor Community Centre
- The Lantern Trust, Weymouth
- Weymouth Westham Foodbank

Dorset Adviceline: 0800 144 88 48 [freephone]

Registered in England under Company registration number 4188591 and Charity registration number 1089018.

CITIZENS ADVICE CENTRAL DORSET LIMITED

England & Wales - Charity number 1089018

Accounts

Company Registration No. 04188591 (England and Wales)

Charity Registration No. 1089018

CITIZENS ADVICE CENTRAL DORSET LIMITED

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2021

CITIZENS ADVICE CENTRAL DORSET LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2021

Charity Information	1
Report of the Trustees	2-8
Independent Auditors Report	9-10
Statement of Financial Activities	11
Balance Sheet	12
Statement of cash flows	13
Notes to the Financial Statements	14-20

CITIZENS ADVICE CENTRAL DORSET LIMITED

CHARITY INFORMATION
FOR THE YEAR ENDED 31st MARCH 2021

TRUSTEES:	Dr D Cove (Chair) Mr R J Baker Mr S P Beare Ms A Binsley (appointed 5.08.20) Dr C R Campion-Smith (resigned 5.5.21) Ms F Carter (resigned 24.11.20) Mr D A Collins Mrs H L Cooke (resigned 14.12.20) Mr J-P Dervley (appointed 5.12.20) Mr R Edgington Mr A H Goldsack Mr P D Green Ms S Hunt (resigned 14.12.20) Dr J G Maconochie (resigned 5.5.21) Mr D Pinder (resigned 24.08.20) Mr M W Thursby (resigned 28.10.20) Ms J S Vaughan-Jackson (resigned 14.12.20) Ms E D Walker
COMPANY SECRETARY:	Mr R J Baker
CHIEF OFFICER:	Mr Daniel Cadisch
REGISTERED OFFICE:	1 Acland Road Dorchester Dorset DT1 1JW
CHARITY NUMBER:	1089018
COMPANY NUMBER:	04188591 (England and Wales)
AUDITOR:	Scott Vevers Ltd Chartered Accountants & Statutory Auditors 65 East Street, Bridport, Dorset DT6 3LB
BANKERS:	Barclays Bank Plc 10 South Street Dorchester Dorset DT1 1BT CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ

CITIZENS ADVICE CENTRAL DORSET LIMITED
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st MARCH 2021

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their report together with the financial statements of the charity for the year ended 31st March 2021. They are also prepared in order to meet the requirements for a directors' report and accounts for Companies Act purposes.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, applicable law and the requirements of the 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).

Objectives and Activities

Objects and aims

The object of the charity is to assist local people in resolving their legal, financial and other problems by providing information and advice and by influencing policy makers.

The aim of Citizens Advice Central Dorset is to provide the advice people need for the problems that they face and flowing from this, to campaign for improvements to policies and practices that affect their lives. Our core principles are to:

- value and respect diversity
- promote equality
- challenge discrimination
- work together and value the contribution of colleagues

We give free, confidential, independent and impartial advice to anyone, regardless of age, race, gender, ethnic origin, sexual orientation, disability or religious belief.

These principles guide our provision of services. A service that has to be responsive to changing community needs, influential with those responsible for meeting these needs and focused on developing the awareness of rights and responsibilities.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Citizens Advice aims and objects and in deciding the activities undertaken by Citizens Advice during the year. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Business Planning

The Business Development Plan 2020-23, adopted in May 2020, updated our strategy for achieving the aims and objectives of the organisation over the next three years. The Plan describes the strategic priorities and, using a number of appendices to describe and evaluate different aspects of the organisation, set out an Operational Action Plan for the three years.

The strategic priorities for 2020-23 were:

- **Consolidate** – following recent successful mergers and in light of recent local government reorganisation, review the organisation's operational processes to achieve an efficient, balanced, integrated and consistently effective service
- **Accessible advice** – the provision of quality advice for everyone when they need it, by whatever channel they wish, to support their need
- **Influence** – develop and contribute to research and campaigns activity that leads to improvements in national and local policy and practice
- **Localism** – identifying the needs of our diverse communities, with volunteers from the community, supporting clients in their own communities
- **Innovate & anticipate** – to give staff and volunteers the skills they need to plan and develop new quality delivery models

Our focus during the year has been on maintaining a high quality advice service to clients at a time of unprecedented pandemic-induced disruption. The organisation was forced to change our business model to reflect lengthy periods when our offices were closed and face-to-face advice impossible. We continue to campaign against unfair practice and policy both locally and nationally.

While our overall objective of focussing on the needs of vulnerable clients does not change from year to year, the issues with which we are presented are becoming increasingly complex and numerous. During 2020 much of our workload arose from problems for our clients surrounding Personal Independence Payments (PIP), Universal Credit (UC) and other benefit issues. We were prominent in the successful campaign for the extension of the £20 / week UC uplift. At the start of the national lockdown in March 2020, we moved quickly to remote working and contact with customers has necessarily been either phone based or online. There was an inevitable reduction in the number of clients who contacted us initially, although the numbers have since been returning towards pre-pandemic levels as drop in has become an option again.

Monitoring of progress

The Operational Action Plan is used by the senior management team to record progress against implementation of the Business Plan. The plan is reviewed quarterly at a senior management team meeting and a Red/Amber/Green flag given to each individual action.

The Risk Assessment is also reviewed on a quarterly basis and any new actions arising as a result are added to the Operational Action Plan.

A progress report is then presented quarterly to the Trustee Board, highlighting actions rated as Red, and any significant changes to the Risk Assessment.

Significant activities

For most of 2020-21, our core advice service was unavailable face-to-face in either our main offices (Dorchester, Sherborne, North Dorset, Weymouth & Portland) or our six outreaches. Advice was therefore primarily via phone (through the Dorset Adviceline, jointly provided by staff from the four Dorset Council local Citizens Advice offices on a rota basis) and increasingly by email; video consultations have also been made available and face-to-face services are gradually returning subject to strict Covid protocols.

In addition, during the year, we had a number of projects that provided advice and support to specific client groups or subject areas:

- Macmillan Welfare benefits service – advice to people affected by cancer
- GP Practice Project – advice delivered to patients in 6 GP practices
- Access to Justice – advice delivered to clients having trouble obtaining legal remedies
- Mental Health inpatients service – advice to inpatients of Forston Clinic in Dorchester and Linden Unit in Weymouth
- Mental Health outreach project – advice to clients with severe mental health problems in the community
- MS Project – advice to people affected by MS
- Welfare Benefits – specialist advice on welfare benefits, including appeals
- Debt/Wessex Water – specialist advice on managing debt
- Employment – specialist advice on employment-related issues
- Energy Best Deal Extra – advice on energy-related issues
- Gamble Support Service – funding to raise awareness of problem gambling across the South-west
- Money Advice Service – helping clients in deprived areas to manage their finances

Contribution of Volunteers

The organisation continues to experience high demand from local people which could not be met without the help of the 147 volunteers (including 10 trustees), who are involved in all aspects of the day to day running of Citizens Advice. While the main area of volunteer activity is the provision of advice, other people

volunteer in administrative and secretarial roles. Volunteers contributed approximately 53,508 hours of work to the bureau during the year, valued at £841,415. The pandemic has provided considerable challenges to our volunteers, who have been working from home throughout the year, with the practical and mental health challenges that this presents. They have proved highly adaptable and risen to the challenge magnificently and without them the charity be unable to operate. Whilst largely reliant on unpaid volunteers to provide advice, these volunteers need to be supported by a nucleus of paid professional staff. The ability to raise funds to provide this core service is increasingly critical with both public and private sources of funding under growing pressure.

Achievements and Performance

Figures for 2020-21

Our staff dealt with 7,424 clients during the year who presented with a total of 21,388 issues. We succeeded in achieving £4.4 million (2020: £6.0 million) in income gained for our clients during this time and getting debts of £0.5 million written off.

An analysis of the areas of advice by category shows the following:

Benefits (including Universal Credit) 39% (2020: 43%)
Debt 9% (2020: 14%)
Housing 9% 92020: 7%)
Employment 9% (2020: 6%)
Relationships 5% (2020: 5%)

The ways for clients to contact us had to change during the year. Only 6% of our activity was face to face with clients in one of our offices or outreaches, while the rest were handled via telephone, email or letter. The fact that we already offered this wide range of access greatly facilitated the changes forced upon us by lockdown.

The new Dorset Council started work in April 2019 and decided to roll over the previous District Council funding until September 2021. A voluntary sector review has been carried out which concluded that the Council should continue to fund advice services and would commission a third party to do so. They issued a tender to potential providers at a fixed price for a period of 3 years, with the possibility of a 2 year extension. Much effort went in to producing the best possible tender response in conjunction with the other Dorset Council Citizens Advice offices and our proved successful. This will provide greater certainty than the previous grant funding which was renewable from year to year.

Financial Review

The Statement of Financial Activities shows a surplus for the year of £63,732. Although the figure is significantly lower than the previous year out-turn of £143,450, that included £98,221 of Weymouth & Portland accumulated reserves transferred in at the time of the merger.

The result was better than anticipated for two main reasons connected to the pandemic:

- with staff and volunteers obliged to work from home, there were large savings in many variable office and travel related expenses

- we were able to access several sources of grant funding specifically designed to soften the impact of Covid 19

Total income for the year was £1,042,994, an increase of £119,669 (13%) on 2019-20 after excluding the Weymouth reserves. While core funding from Dorset Council remained unchanged, we won a major contract from the Home Office for an Access to Justice project worth an additional £85,000 as well as a Covid related grant of £21,000 from the Dorset Community Foundation.

We receive two types of income: unrestricted grants, donations and commissions which enable us to fund our core costs, as well as 'restricted' income from contracting bodies to deliver specific projects. Roughly half of our income falls into each category with £478,238 of the year's income relating to the latter i.e. it is for limited 'restricted' purposes which cannot be spent on anything else. To the extent that such money is not spent in the year received, it has to be carried forward as a 'restricted' reserve. During the year we spent £1,057 less on restricted projects than we received, so the year end restricted reserves increased from £69,422 to £70,479: restricted activities therefore accounted for 2% of the adjusted surplus for the year.

Dorset Council provide us with 30% of our total income while the balance of our income comes from a variety of sources as outlined above: Town Councils provide grants to support local offices and income is generated from supporting neighbouring Citizens Advice offices on joint initiatives. Efforts to identify potential sources of charitable income and apply for grant funding continue to bear fruit: we were successful during the year with several grant applications and received generous donations from the Corton Hill Trust and the Alice Ellen Cooper-Dean Foundation. By its nature, much of our funding is one-off or only renewed from year to year, hence there is limited visibility over the medium term and projects, such as supporting cancer patients through our contract with Macmillan, are subject to regular review. As mentioned above winning the Dorset Council contract for the provision of advice, which secures that income for at least 3 years from October 2021, provides a welcome degree of certainty.

Total expenditure for the year amounted to £979,262, an increase of £101,166 (12%). Salaries are the main cost element, accounting for 76% of total overheads (2020: 75%.) and 85% of the year-on-year increase.

Our reserves at the year end comprise:

	£
Restricted funds for projects	70,479
Designated funds	39,053
Free reserves	345,196
Total	**£454,728**

Reserves Policy

The Trustee Board is charged with establishing an appropriate level of unrestricted funds to hold in reserve. Our policy is to keep such funds in reserve so as to allow the organisation to operate for a period of between three and six months in the absence of any income. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised or adjustments made to expenditure. At 31st March 2021 unrestricted reserves stood at £384,249 which is within the current range of expenditure of the organisation for three to six months. The designated ICT reserve of £39,053 represents the net book value of assets acquired at year end : this is the amount of depreciation still to be charged on those assets in future.

Future Plans

Our Business Development Plan 2020-23 set out our strategy for the next three years, as we continue to develop services according to its key principals of equality of access and tackling social justice during a period of great change. The major theme is collaboration with our partners, particularly through Citizens Advice in Dorset, the consortium of the 3 remaining local Citizens Advice offices, with whom we hope to win and fulfil the Dorset Council contract.

The organisation has an increasing role in helping those with a very high level of need as the proportion of clients with underlying health issues proliferates. In order to cope with this demand, we will need to maintain and support our strong volunteer base, as well as attracting new funding opportunities for project work, and looking for more ways to diversify our funding streams.

During the next three years, in response to identified unmet need for our services, we want to increase our outreach into Blandford, Portland and Poundbury. We have increased our presence in Portland with the opening of a new outreach location; strengthening our offer to areas of high deprivation will be a particular focus of the Dorset Council contract.

Post Year End Sheet Events

Citizens Advice in Dorset won the Dorset Council advice contract. Although the contract is for a fixed amount, set at the same level as the grant for the past 4 years, winning it provides a greater degree of certainty as to our future funding than we have been used to. However, the continuing decline in the real value of this income means that pressure to find efficiencies and work more closely with the other local offices will intensify.

Structure, Governance and Management

Governing Document

The charity is a company limited by guarantee. It is governed by its Memorandum and Articles of Association originally dated 28th March 2001, with five subsequent amendments up to 12th March 2019.

Recruitment and appointment of new trustees

Following several recent mergers, Trustees of the merged entities were encouraged to join the enlarged Board. This meant that, although widely representative and skilled, the Board became slightly cumbersome. With the various mergers successfully accomplished, steps were taken to reduce the number of Trustees to make the Board more manageable.

A skills audit of the Trustee Board is carried out annually and a peer review process is operating. Where specific gaps are identified in terms of knowledge and expertise, such as Finance or Risk, an independent recruitment exercise is conducted to find suitable candidates. During the year 2 new Trustees joined the Board to cover those two areas while and 8 resigned.

It was reassuring that the Citizens Advice audit confirmed that the Governance procedures introduced over recent years were highly satisfactory and among the best in the country in this respect.

Trustee induction

Where applicable, new trustees are invited to meet key members of staff and volunteers whether in person or virtually. They are also briefed on their legal obligations under charity and company law, the contents of the Memorandum and Articles of Association, recent financial performance and the future financial and objective plans of the charity.

Organisational Structure

The Board of Trustees hold at least four ordinary meetings in each year and may hold such other ordinary meetings as are required. The quorum for these meetings is the greater of one third of the members of the Board of Trustees, or three members. Board attendance during the year has been high with between 10 and 16 trustees present. The Board also conducts its business through the use of sub-committees for People, Finance, Business Planning and Premises.

The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

Wider network

Citizens Advice Central Dorset is an independent charity that is a member of Citizens Advice (trading name of the National Association of Citizens Advice Bureaux), which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are

independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

Related Parties

Some joint grant applications are made with other local Citizens Advice and funds which are collected by Citizens Advice Central Dorset are paid over on presentation of properly approved expenditure. Similar co-operation exists with Citizens Advice Bridport and District in the operation of the defined contribution pension scheme with Standard Life.

Citizens Advice Central Dorset are members of the local consortium, Citizens Advice in Dorset (CAiD), enabling joint working between local Citizens Advice in Dorset. CAiD manage several county-wide contracts on behalf of its members.

The directors consider the board of directors, who are also the trustees, and the senior management team comprise the key management personnel of the charity in charge of directing, controlling, running and operating the Trust on a day to day basis. All directors give of their time freely and no director received remuneration in the year.

The pay of the senior staff is reviewed annually and normally increased in accordance with average earnings. The directors benchmark against pay levels in other charities of a similar size.

Major Risks

The main risks and uncertainties facing the charity are:

- That inaccurate advice is given to clients. Our policies and procedures set out the standards of advice and documentation required. These are implemented through an ongoing process of supervision of advisors and advice given. This is followed by a series of quality control measures checking the accuracy and completeness of advice given.
- That major sources of funding are reduced or lost. This is managed through continual engagement with providers of funding and applications for new sources of funds where existing contracts end. Detailed budgeting for each contract means that management can respond to changes promptly.

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The risk management strategy comprises:

- an annual review of the risks the charity may face;
- review of the Risk Register at quarterly Trustee Board meetings
- the establishment of systems and procedures to mitigate those risks identified in the plan; and
- the implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

During the year, risk management involved the financial needs of the charity and the possible loss or reduction in several sources of income. At the start of the Covid crisis, management responded very quickly, setting up a Covid Response team which met daily via Zoom for some weeks. The organisation was recalibrated to provide a remote advice service with staff and volunteers all working from home. Other risks involved that of health and safety of the staff and volunteers in Citizens Advice. These risks are now covered by contingency plans for the future and by health and safety measures introduced. Also, Citizens Advice has reviewed its operation in respect of meeting the requirements of the Disability Discrimination Act.

Citizens Advice Central Dorset trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and

availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Reference and administrative details

For day-to-day management of the charity, trustees delegate to the senior management team, comprising:

- Daniel Cadisch – Chief Officer
- Diana Hensher – Advice Services Manager (Dorchester and Sherborne)
- Elaine Morley – Advice Services Manager (North Dorset)
- Rachel Rogers– Advice Services Manager (Weymouth & Portland)
- Stacey Rook – Finance Manager
- Bryony Brown – Business Manager

Statement of Trustees' Responsibilities

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 charity and of the financial activities of the charity 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against loss or unauthorised use and to prevent and detect fraud and other irregularities.

Statement as to Disclosure of Information to Auditors

So far as the trustees are aware, there is no relevant audit information of which the charitable company's auditors are unaware, and each trustee has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Auditors

The auditors, Scott Vevers Ltd, have signified their willingness to remain in office and a resolution for their re-appointment will be proposed at the forthcoming annual general meeting.

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

Approved by the Board on 20 October '21 and signed on its behalf by:

Dr David H Cove (Chairman)

CITIZENS ADVICE CENTRAL DORSET LIMITED
INDEPENDENT AUDITORS REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

Opinion

We have audited the financial statements of Citizens Advice Central Dorset Limited for the year ended 31st March 2021 set out on pages 11 to 20. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), 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 31st March 2021 and of the 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 Charities Act 2011.

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 UK, including the FRC'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.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

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 directors' report.

We have nothing to report in respect of the following matters to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' Annual Report; or
- the charitable company has not kept adequate accounting records; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 8, 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 a 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.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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:

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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed

Scott Vevers Ltd

Scott Vevers Ltd
Chartered Accountants & Statutory Auditors
65 East Street
Bridport
Dorset DT6 3LB

Date: 21st October 2021

Scott Vevers Ltd is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

CITIZENS ADVICE CENTRAL DORSET LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31ST MARCH 2021

	Notes	Unrestricted funds £	Designated funds	Restricted funds £	Total 2021 £	Total 2020 £
Income and endowments from:						
Donations and legacies	3	53,308	-	-	53,308	55,377
Charitable activities	4	511,240	-	478,238	989,478	863,511
Other trading activities	5	-	-	-	-	3,402
Investment income (Bank interest)		208	-	-	208	1,035
Other income: Transfer of assets from Weymouth and Portland Citizens Advice Bureau	6	-	-	-	-	98,221
Total income		564,756	-	478,238	1,042,994	1,021,546
Expenditure on:						
Raising funds	7	2,517	-	-	2,517	906
Charitable activities	8	489,334	29,662	457,749	976,745	877,190
Total expenditure		491,851	29,662	457,749	979,262	878,096
Net income (expenditure)		72,905	(29,662)	20,489	63,732	143,450
Gross transfers between funds		(16,503)	35,935	(19,432)	-	-
Net movement in funds		56,402	6,273	1,057	63,732	143,450
Reconciliation of funds						
Total funds at 1st April 2020		288,794	32,780	69,422	390,996	247,546
Total funds at 31st March 2021		345,196	39,053	70,479	454,728	390,996

All amounts derive from continuing activities.

All gains and losses recognised in the period are included in the statement of financial activities.

The notes on pages 14 to 20 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED

BALANCE SHEET
AS AT 31ST MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	10		40,285		14,697
Current assets					
Debtors	11	51,060		87,900	
Cash at bank and in hand		432,368		376,292	
		483,428		464,192	
Creditors: amounts falling due within one year	12	(68,985)		(87,893)	
Net current assets			414,443		376,299
Net assets			454,728		390,996
The funds of the charity:					
Restricted income funds	16		70,479		69,422
Designated income funds	16		39,053		32,780
Unrestricted income funds			345,196		288,794
Total charity funds			454,728		390,996

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31st March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2021 in accordance with Section 476 of the Companies Act 2006.

The company is subject to audit under the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime under the Companies Act 2006.

The Financial statements were approved by the board on 20 October 2021

.....
Dr David H Cove - Trustee

.....
David Collins - Trustee

The notes on pages 14 to 20 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED

STATEMENT OF CASH FLOWS
AS AT 31st MARCH 2021

	Notes	2021		2020	
		£	£	£	£
Cash flow from operating activities	20		55,868		131,456
Cash flow from investing activities					
Interest received		208		1,035	
Net cash flow from investing activities			208		1,035
Net increase / (decrease) in cash and cash equivalents			56,076		132,491
Cash and cash equivalents at 1st April 2020			376,292		243,801
Cash and cash equivalents at 31st March 2021			432,368		376,292

The notes on pages 14 to 20 form part of these financial statements

1 General information

Citizens Advice Central Dorset Limited is a company, limited by guarantee, incorporated in England and Wales under the Companies Act 2006 and Charities Act 2011. The address of the registered office is provided in Reference and administrative details. Details of the charity's operations are provided in the Report of the Trustees.

2 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2.1 Basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements are prepared on a going concern basis under the historical cost convention and in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The accounts include the results of the charity's operations which are described in the Trustees' Report, all of which are continuing.

2.2 Fund accounting

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2.3 Income

Income from donations and grants, including capital grants is included in incoming resources when the amount can be quantified with reasonable accuracy except as follows:

When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.

When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Grant clawbacks are deducted from incoming resources if they occur in the same accounting period. Grant clawbacks made in subsequent accounting periods are shown as outgoing resources in preference to negative income.

2.4 Expenditure

Expenditure is included when incurred. Costs which are identified as relating to restricted activities are allocated directly to those activities. Costs which relate to the general running of the bureau are allocated against unrestricted funds, and within the statement of financial activities these expenses are shown as cost of advisory services, support costs and governance costs.

Grant payments are payments made to third parties in the furtherance of the charitable objectives. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the Statement of Financial Activities once the recipient of the grant has provided the specific service or output.

Governance costs are those relating to the charity's compliance with constitutional and statutory requirements. Irrecoverable VAT is allocated to the expenditure heading to which it relates.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £750 are capitalised at cost. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fitting and equipment	25% straight line and 20% reducing balance basis
Computer equipment	33% straight line

2 Accounting policies (continued)

2.6 Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

2.7 Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

3 Donations and legacies

	Total (unrestricted)	
	2021	2020
	£	£
Gift Aid refunds	2,378	1,750
Alice Ellen Cooper-Dean Foundation	5,000	12,000
The Valentine Charitable Trust	-	2,000
Corton Hill Trust	30,000	-
The Elizabeth & Prince Zaiger Trust	-	16,000
Other donations	15,930	23,627
	53,308	55,377

4 Income from charitable activities

	Unrestricted funds		Restricted funds		Total	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Operation of bureaux						
Core services (Dorset Council)	11,024	266,276	-	-	11,024	266,276
Citizens Advice in Dorset	302,277	35,429	-	-	302,277	35,429
Awards for All	-	-	-	9,722	-	9,722
Big4 Littlemoor project	12,035	12,035	-	-	12,035	12,035
Big Energy project	-	-	4,500	9,000	4,500	9,000
Dorset Community Foundation	21,000	-	-	-	21,000	-
Gillingham Town Council	10,000	10,000	-	-	10,000	10,000
Health Service	-	-	82,568	75,140	82,568	75,140
Children's Centre	-	-	-	-	-	-
EBDX	14,160	20,640	-	-	14,160	20,640
Gamble Aware	-	-	50,750	43,500	50,750	43,500
Healthwatch	-	-	-	-	-	-
Income maximisation	-	-	25,481	46,005	25,481	46,005
Macmillan	-	-	115,200	115,200	115,200	115,200
Money and Pensions service	-	-	77,179	52,032	77,179	52,032
Mediation Dorset	-	-	1,173	3,671	1,173	3,671
Mental Health project	-	-	-	5,000	-	5,000
MS Society	-	-	-	7,225	-	7,225
Rough Sleepers (Dorset Council)	-	-	10,300	-	10,300	-
Sherborne Town Council	8,000	8,000	-	-	8,000	8,000
Sovereign Housing (debt advice)	5,000	-	-	-	5,000	-
Access to Justice Local	-	-	34,990	14,996	34,990	14,996
Access to Justice LSLIP	-	-	54,286	-	54,286	-
Universal Support	49,425	52,544			49,425	52,544
Wessex Water	9,000	15,000	-	-	9,000	15,000
Joint working with other Bureaux	25,523	18,877	-	-	25,523	18,877
Other amounts under £5,000	43,796	19,757	21,811	23,462	65,607	43,219
	511,240	458,558	478,238	404,953	989,478	863,511

5 Other trading activities

	Unrestricted funds		Restricted funds		Total	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Fund raising events	-	3,402	-	-	-	3,402

6 Other income

The assets and operations of Weymouth and Portland Citizens Advice Bureau were transferred to the charity on 1st April 2019. The income recognised represents the net assets transferred.

7 Costs of raising funds

	2021	2020
	£	£
Fundraising costs	2,517	906

8 Expenditure - Charitable activities

	Charitable activities		Support costs		Total	
	2021	2020	2021	2020	2021	2020
	£		£		£	£
Operation of bureaux:						
Activities undertaken directly	755,160	703,866	161,218	136,876	916,378	840,742
Grant funding of activities	60,367	36,448	-	-	60,367	36,448
	815,527	740,314	161,218	136,876	976,745	877,190
Natural classification:-	£	£	£	£	£	£
Grants paid to other CAB's	59,203	29,607	-	-	59,203	29,607
Salary costs	665,017	585,207	73,757	68,791	738,774	653,998
Other staff costs (including travel and training)	13,865	39,610	-	-	13,865	39,610
Office costs	-	-	57,173	54,432	57,173	54,432
Premises costs	76,278	79,049	-	-	76,278	79,049
Disbursements	1,164	6,841	-	-	1,164	6,841
Depreciation	-	-	23,353	7,239	23,353	7,239
Governance costs						
Audit/examination fee	-	-	5,430	4,800	5,430	4,800
Staff costs			1,505	1,404	1,505	1,404
Cost of trustee meetings	-	-	-	210	-	210
Other sundry costs	-	-	-	-	-	-
	815,527	740,314	161,218	136,876	976,745	877,190

9 Employee costs

No trustees received remuneration during the year (2020 £nil). Travel expenses of £Nil were reimbursed to no trustees in the year (2020 £209 to two trustees). The costs of the remaining staff were:

	2021	2020
	£	£
Wages and salaries	678,921	598,282
Social security costs	42,015	37,275
Pension costs	19,343	19,721
	740,279	655,278

No employee earned more than £60,000 during the period. The average full time equivalent number of staff employed by the charity during the year was as follows:

	2021	2020
	No	No
Average full time equivalent number of staff employed	25.0	23.6
The average number of staff employed (Headcount)	45.0	42.0

10 Tangible fixed assets

	Fixtures, fittings & equipment	Total
	£	£
Cost		
At 1st April 2020	41,008	41,008
Additions	48,941	48,941
At 31st March 2021	89,949	89,949
Depreciation		
At 1st April 2020	26,311	26,311
Charge for the year	23,353	23,353
At 31st March 2021	49,664	49,664
Net book value		
At 31st March 2021	40,285	40,285
At 31st March 2020	14,697	14,697

11 Debtors

	2021	2020
	£	£
Operational debtors	44,363	78,558
Prepayments and accrued income	6,697	9,342
	51,060	87,900

12 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other creditors	21,184	8,079
Deferred income	-	44,990
Social security and other taxes	13,885	11,208
Accruals	33,916	23,616
	68,985	87,893

13 Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

14 Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £19,343 (2020 £19,721).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

15 Related parties

The charity is controlled by the trustees who are all directors of the company.

Two trustees donated £5,360 to the charity during the year.

16 Analysis of funds

	At 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2021 £
Restricted funds					
CCG and GP Surgeries	21,598	82,568	81,666	-	22,500
Community fund	2,138	-	-	(2,138)	-
Income maximisation	(2,505)	25,481	24,523	1,547	-
Awards for All	6,617	-	3,092	(3,525)	-
Macmillan	8,938	115,200	121,211	-	2,927
Mediation	95	1,173	-	(1,268)	-
Mental Health Project	(2,226)	-	7,134	9,360	-
MS Society	543	-	6,967	6,424	-
MaPS	13,672	77,179	71,865	(13,672)	5,314
Access to Justice Local	6,099	34,990	23,807	(17,282)	-
Access to Justice LSLIP	-	54,286	33,993	-	20,293
Gamble Aware	(73)	50,750	50,507	-	170
Big Energy	8,830	4,500	259	-	13,071
Rough Sleepers (Dorset Council)	-	10,300	11,422	1,122	-
Syrian refugee re-settlement	5,696	21,811	21,303	-	6,204
	69,422	478,238	457,749	(19,432)	70,479
Unrestricted funds					
Designated funds					
IT investment fund	20,000	-	29,662	48,715	39,053
Premises maintenance	12,780	-	-	(12,780)	-
	32,780	-	29,662	35,935	39,053
General funds	288,794	564,756	491,851	(16,503)	345,196
	321,574	564,756	521,513	19,432	384,249
	390,996	1,042,994	979,262	-	454,728

2020	*£*	*£*	*£*	*£*	*£*
Restricted funds					
CCG and GP Surgeries	*13,155*	*75,140*	*67,726*	*1,029*	*21,598*
Community fund	*2,138*	-	-	-	*2,138*
Income maximisation	-	*46,005*	*48,510*	-	*(2,505)*
Awards for All	-	*9,722*	*3,105*	-	*6,617*
Macmillan	*10,721*	*115,200*	*118,766*	*1,783*	*8,938*
Mediation	*663*	*3,671*	*4,239*	-	*95*
Mental Health Project	-	*5,000*	*7,226*	-	*(2,226)*
MS Society	*152*	*7,225*	*6,834*	-	*543*
Personal Budget Support	-	*52,032*	*52,236*	*13,876*	*13,672*
Access to Justice	-	*14,996*	*8,897*	-	*6,099*
Gamble Aware	-	*43,500*	*43,573*	-	*(73)*
Big Energy	-	*9,000*	*170*	-	*8,830*
Syrian refugee re-settlement	*1,011*	*23,462*	*18,777*		*5,696*
	27,840	*404,953*	*380,059*	*16,688*	*69,422*
Unrestricted funds					
Designated funds					
IT investment fund	*15,000*	-	-	*5,000*	*20,000*
Premises maintenance	*15,000*	-	-	*(2,220)*	*12,780*
	30,000	-	-	*2,780*	*32,780*
General funds	*189,706*	*616,593*	*498,037*	*(19,468)*	*288,794*
	219,706	*616,593*	*498,037*	*(16,688)*	*321,574*
	247,546	*1,021,546*	*878,096*	-	*390,996*

17 Purpose of Designated and Restricted Funds

Restricted

CCG and GP Surgeries

To provide funding for the provision of outreach work in six GP surgeries. This is a rolling contract.

Community Fund

To provide training for financial literacy volunteers to enable the volunteers to assist debt clients to produce personal budgets.

Income maximisation

A grant to fund a caseworker to assist residents of North and West Dorset eligible for Universal Credit to make claims.

Personal Budget Support

A grant to provide assistance to residents of North Dorset to develop personal budgeting skills.

Macmillan

This Dorset-wide project is to provide four part-time advisers for MacMillan clients who need to be visited in their own home. The project also pays for administration help for each advisor, a part-time project co-ordinator, a part-time project manager and some supervision. The project is managed by the Dorchester bureau.

Mediation

Funds to answer the telephone for Mediation Dorset, passing the referrals on to the Mediation office when they are open.

Mental Health Project

To provide funding for an adviser to help solve the complex issues of people with mental health problems, often including a combination of benefits, debt and housing. This can involve dealing with a variety of agencies on behalf of the clients.

MS Society

This provides funding for an advisor to people suffering from Multiple Sclerosis to fill in the forms for the welfare benefits the clients are entitled to.

Access to Justice

Funding has been provided by the Ministry of Justice to provide legal support for litigants in person. This project is being delivered in conjunction with other regional partners.

Gamble Aware

The purpose of this project is to raise awareness of gambling addiction in local Citizens Advice offices across the south-west.

Big Energy

Providing energy advice to vulnerable clients including switching, dealing with fuel debt, maximising benefits and energy efficiency.

Syrian Refugee re-settlement

To provide support to Syrian refugee families being resettled in central Dorset to help with their integration into the local community.

Awards For All

A Grant was received towards the cost of upgrading IT equipment in Weymouth which is being matched against the depreciation of those assets.

Designated

IT investment fund

There has been considerable investment in ICT resources over the past two years. Much needed updating and upgrading was taking place before the pandemic but the enforced change to home working significantly increased the need for investment in this area. The balance of this reserve at 31st March 2021 represents the net book value of equipment purchased in the last two years which will be depreciated in the next two years.

Premises maintenance

Limited work has been undertaken to improve the working environment in our various offices. There are no longer any major areas of concern so this reserve is no longer required.

18 Analysis of net assets between funds

	General funds	Designated funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£
Tangible fixed assets	40,285	-	40,285	-	40,285
Current assets	373,896	39,053	412,949	70,479	483,428
Creditors: amounts falling due within one year	(68,985)	-	(68,985)	-	(68,985)
	345,196	39,053	384,249	70,479	454,728

2020	*£*	*£*	*£*
Tangible fixed assets	*14,697*	*-*	*14,697*
Current assets	*394,770*	*69,422*	*464,192*
Creditors: amounts falling due within one	*(87,893)*	*-*	*(87,893)*
	321,574	*69,422*	*390,996*

19 Capital Commitments

As at 31 March the charity had future minimum lease commitments as follows:

	2021	2020
	£	£
Not later than 1 year	34,221	40,750
Later than 1 year and not later than 5 years	69,250	64,332
Later than five years	84,000	94,500
	187,471	199,582

20 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2021	2020
	£	£
Net income / (expenditure) for the year	63,732	143,450
Interest receivable	(208)	(1,035)
Depreciation and impairment of tangible fixed assets	23,353	7,239
Fixed asset additions	(48,941)	(21,201)
(Increase) / decrease in debtors	36,840	(66,604)
Increase / (decrease) in creditors	(18,908)	69,607
Net cash flow from operating activities	55,868	131,456