

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

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FOR THE YEAR ENDED 31st MARCH 2021**

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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

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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

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FOR THE YEAR ENDED 31st MARCH 2021

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% (2020: 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.

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FOR THE YEAR ENDED 31st MARCH 2021

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	<u>345,196</u>
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.

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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 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

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FOR THE YEAR ENDED 31st MARCH 2021

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

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st MARCH 2021**

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.

**CITIZENS ADVICE CENTRAL DORSET LIMITED
INDEPENDENT AUDITORS REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021**

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		<u>564,756</u>	<u>-</u>	<u>478,238</u>	<u>1,042,994</u>	<u>1,021,546</u>
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		<u>491,851</u>	<u>29,662</u>	<u>457,749</u>	<u>979,262</u>	<u>878,096</u>
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		<u>56,402</u>	<u>6,273</u>	<u>1,057</u>	<u>63,732</u>	<u>143,450</u>
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		<u>345,196</u>	<u>39,053</u>	<u>70,479</u>	<u>454,728</u>	<u>390,996</u>

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		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	
		<u>483,428</u>		<u>464,192</u>	
Creditors: amounts falling due within one year	12	<u>(68,985)</u>		<u>(87,893)</u>	
Net current assets			414,443		376,299
Net assets			<u>454,728</u>		<u>390,996</u>
The funds of the charity:					
Restricted income funds	16		70,479		69,422
Designated income funds			39,053		32,780
Unrestricted income funds	16		345,196		288,794
Total charity funds			<u>454,728</u>		<u>390,996</u>

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.

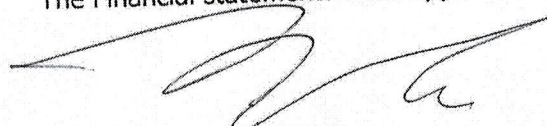
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2021 in accordance with Section 476 of the Companies Act 2006.

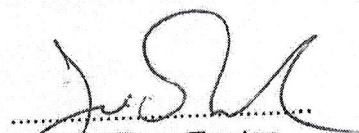
The company is subject to audit under the Charities Act 2011.

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		<u>208</u>	<u>1,035</u>
Net cash flow from investing activities		208	1,035
Net increase / (decrease) in cash and cash equivalents		<u>56,076</u>	<u>132,491</u>
Cash and cash equivalents at 1st April 2020		376,292	243,801
Cash and cash equivalents at 31st March 2021		<u><u>432,368</u></u>	<u><u>376,292</u></u>

The notes on pages 14 to 20 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

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
	<u>53,308</u>	<u>55,377</u>

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
	<u>511,240</u>	<u>458,558</u>	<u>478,238</u>	<u>404,953</u>	<u>989,478</u>	<u>863,511</u>

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

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
	<u>815,527</u>	<u>740,314</u>	<u>161,218</u>	<u>136,876</u>	<u>976,745</u>	<u>877,190</u>
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
<u>Governance costs</u>						
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	-	-	-	-	-	-
	<u>815,527</u>	<u>740,314</u>	<u>161,218</u>	<u>136,876</u>	<u>976,745</u>	<u>877,190</u>

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
	<u>740,279</u>	<u>655,278</u>

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	<u>25.0</u>	<u>23.6</u>
The average number of staff employed (Headcount)	<u>45.0</u>	<u>42.0</u>

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

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	<u>89,949</u>	<u>89,949</u>
Depreciation		
At 1st April 2020	26,311	26,311
Charge for the year	23,353	23,353
At 31st March 2021	<u>49,664</u>	<u>49,664</u>
Net book value		
At 31st March 2021	<u>40,285</u>	<u>40,285</u>
At 31st March 2020	<u>14,697</u>	<u>14,697</u>

11 Debtors

	2021 £	2020 £
Operational debtors	44,363	78,558
Prepayments and accrued income	6,697	9,342
	<u>51,060</u>	<u>87,900</u>

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
	<u>68,985</u>	<u>87,893</u>

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.

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

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
	<u>69,422</u>	<u>478,238</u>	<u>457,749</u>	<u>(19,432)</u>	<u>70,479</u>
Unrestricted funds					
Designated funds					
IT investment fund	20,000	-	29,662	48,715	39,053
Premises maintenance	12,780	-	-	(12,780)	-
	<u>32,780</u>	<u>-</u>	<u>29,662</u>	<u>35,935</u>	<u>39,053</u>
General funds	288,794	564,756	491,851	(16,503)	345,196
	<u>321,574</u>	<u>564,756</u>	<u>521,513</u>	<u>19,432</u>	<u>384,249</u>
	<u>390,996</u>	<u>1,042,994</u>	<u>979,262</u>	<u>-</u>	<u>454,728</u>
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
	<u>27,840</u>	<u>404,953</u>	<u>380,059</u>	<u>16,688</u>	<u>69,422</u>
Unrestricted funds					
Designated funds					
IT investment fund	15,000	-	-	5,000	20,000
Premises maintenance	15,000	-	-	(2,220)	12,780
	<u>30,000</u>	<u>-</u>	<u>-</u>	<u>2,780</u>	<u>32,780</u>
General funds	189,706	616,593	498,037	(19,468)	288,794
	<u>219,706</u>	<u>616,593</u>	<u>498,037</u>	<u>(16,688)</u>	<u>321,574</u>
	<u>247,546</u>	<u>1,021,546</u>	<u>878,096</u>	<u>-</u>	<u>390,996</u>

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.

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

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)
	<u>345,196</u>	<u>39,053</u>	<u>384,249</u>	<u>70,479</u>	<u>454,728</u>
<i>2020</i>			£	£	£
<i>Tangible fixed assets</i>			<i>14,697</i>	<i>-</i>	<i>14,697</i>
<i>Current assets</i>			<i>394,770</i>	<i>69,422</i>	<i>464,192</i>
<i>Creditors: amounts falling due within one</i>			<i>(87,893)</i>	<i>-</i>	<i>(87,893)</i>
			<u><i>321,574</i></u>	<u><i>69,422</i></u>	<u><i>390,996</i></u>

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
	<u>187,471</u>	<u>199,582</u>

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	<u>55,868</u>	<u>131,456</u>