

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

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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.

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- 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

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- 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

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- 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	<u>322,954</u>
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.

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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

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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

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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

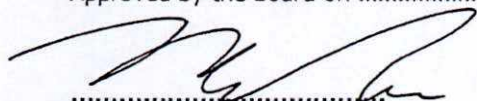
So far as the trustees are aware, there is no relevant audit information of which the charitable company's auditors are unaware, and each trustee has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to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



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		<u>556,058</u>	<u>-</u>	<u>431,656</u>	<u>987,714</u>	<u>1,042,994</u>
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		<u>563,273</u>	<u>-</u>	<u>480,736</u>	<u>1,044,009</u>	<u>979,262</u>
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		<u>(22,242)</u>	<u>(20,614)</u>	<u>(13,439)</u>	<u>(56,295)</u>	<u>63,732</u>
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		<u>322,954</u>	<u>18,439</u>	<u>57,040</u>	<u>398,433</u>	<u>454,728</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 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
		<u>502,210</u>	<u>483,428</u>
Creditors: amounts falling due within one year	10	<u>(123,202)</u>	<u>(68,985)</u>
Net current assets		379,008	414,443
Net assets		<u>398,433</u>	<u>454,728</u>
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		<u>398,433</u>	<u>454,728</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 2022.

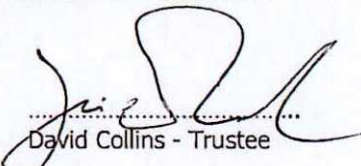
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2022 in accordance with Section 476 of the Companies Act 2006.

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


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Dr David H Cove - Trustee


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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		<u>72</u>		<u>208</u>	
Net cash flow from investing activities			72		208
Net increase / (decrease) in cash and cash equivalents			<u>8,469</u>		<u>56,076</u>
Cash and cash equivalents at 1st April 2021			432,368		376,292
Cash and cash equivalents at 31st March 2022			<u><u>440,837</u></u>		<u><u>432,368</u></u>

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

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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
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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
	<u>32,943</u>	<u>53,308</u>

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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
	<u>523,043</u>	<u>511,240</u>	<u>431,656</u>	<u>478,238</u>	<u>954,699</u>	<u>989,478</u>

5 Costs of raising funds

	2022	2021
	£	£
Fundraising costs	<u>1,000</u>	<u>2,517</u>

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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
	<u>934,960</u>	<u>815,527</u>	<u>108,049</u>	<u>161,218</u>	<u>1,043,009</u>	<u>976,745</u>
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
<u>Governance costs</u>						
Examination/audit fee	-	-	2,928	5,430	2,928	5,430
Staff costs	-	-	-	1,505	-	1,505
Other sundry costs	-	-	400	-	400	-
	<u>934,960</u>	<u>815,527</u>	<u>108,049</u>	<u>161,218</u>	<u>1,043,009</u>	<u>976,745</u>

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
	<u>736,898</u>	<u>740,279</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:

	2022	2021
	No	No
Average full time equivalent number of staff employed	<u>25.0</u>	<u>25.0</u>
The average number of staff employed (Headcount)	<u>44.0</u>	<u>45.0</u>

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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	<u>93,138</u>	<u>93,138</u>
Depreciation		
At 1st April 2021	49,665	49,665
Charge for the year	24,048	24,048
At 31st March 2022	<u>73,713</u>	<u>73,713</u>
Net book value		
At 31st March 2022	<u>19,425</u>	<u>19,425</u>
At 31st March 2021	<u>40,285</u>	<u>40,285</u>

9 Debtors

	2022 £	2021 £
Operational debtors	51,489	44,363
Prepayments and accrued income	9,884	6,697
	<u>61,373</u>	<u>51,060</u>

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
	<u>123,202</u>	<u>68,985</u>

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.

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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
	<u>70,479</u>	<u>431,656</u>	<u>480,736</u>	<u>35,641</u>	<u>57,040</u>
Unrestricted funds					
Designated funds					
IT investment fund	39,053	-	-	(20,614)	18,439
	<u>39,053</u>	<u>-</u>	<u>-</u>	<u>(20,614)</u>	<u>18,439</u>
General funds	345,196	556,058	563,273	(15,027)	322,954
	<u>384,249</u>	<u>556,058</u>	<u>563,273</u>	<u>(35,641)</u>	<u>341,393</u>
	<u>454,728</u>	<u>987,714</u>	<u>1,044,009</u>	<u>-</u>	<u>398,433</u>
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>

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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.

CITIZENS ADVICE CENTRAL DORSET LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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)
	<u>322,954</u>	<u>18,439</u>	<u>341,393</u>	<u>57,040</u>	<u>398,433</u>
<i>2021</i>			£	£	£
<i>Tangible fixed assets</i>			40,285	-	40,285
<i>Current assets</i>			412,949	70,479	483,428
<i>Creditors: amounts falling due within one year</i>			(68,985)	-	(68,985)
			<u>384,249</u>	<u>70,479</u>	<u>454,728</u>

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
	<u>209,500</u>	<u>187,471</u>

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	<u>8,397</u>	<u>55,868</u>

19 Financial instruments

Categorisation of financial instruments

	£	£
Financial assets that are debt instrument measured at amortised cost	<u>492,326</u>	<u>476,731</u>
Financial liabilities measured at amortised cost	<u>123,202</u>	<u>68,985</u>

Items of income, expense, gains or losses

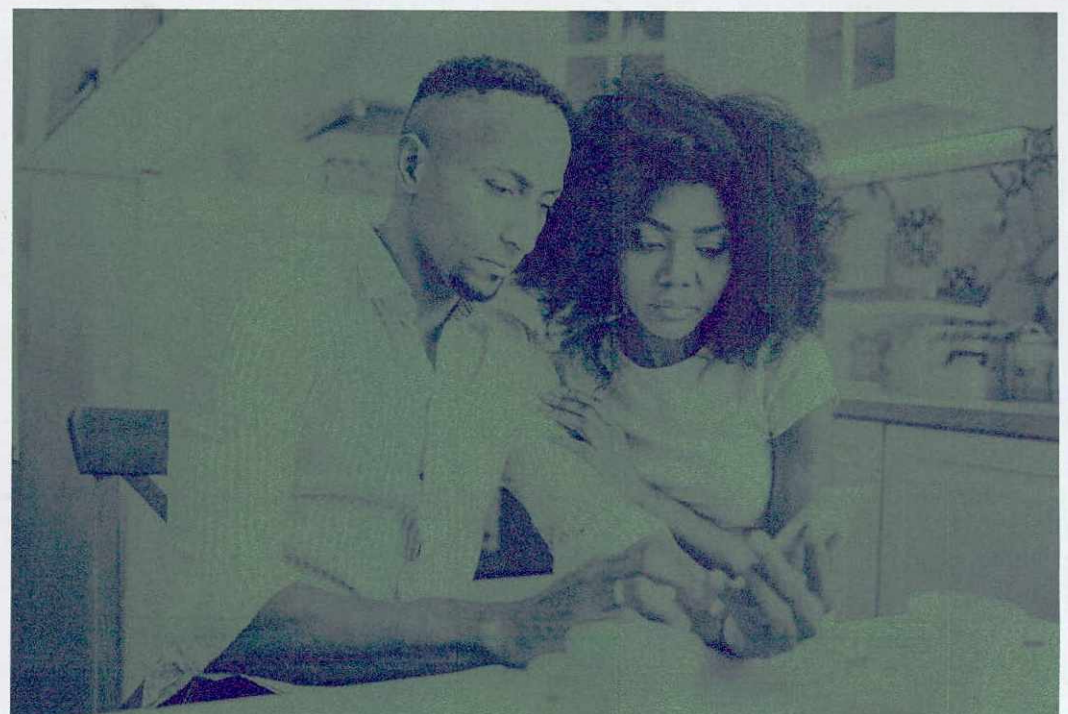
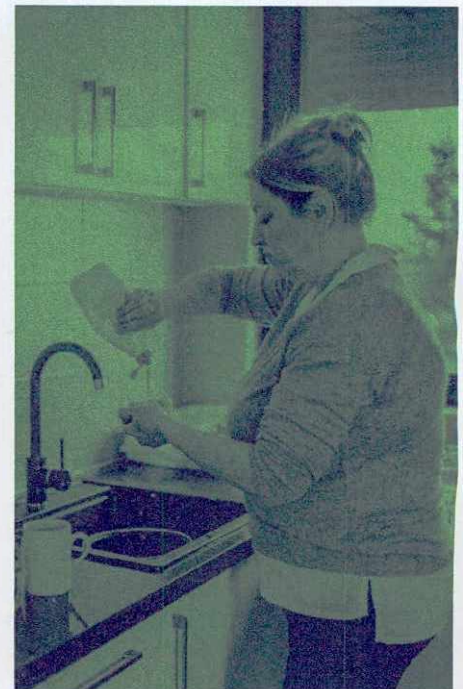
The total interest income for financial assets not measured at fair value through profit or loss is £72 (2021: £208)

**citizens
advice**

**Central
Dorset**

Working on the frontline

ANNUAL REPORT 2021-2022



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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 be 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



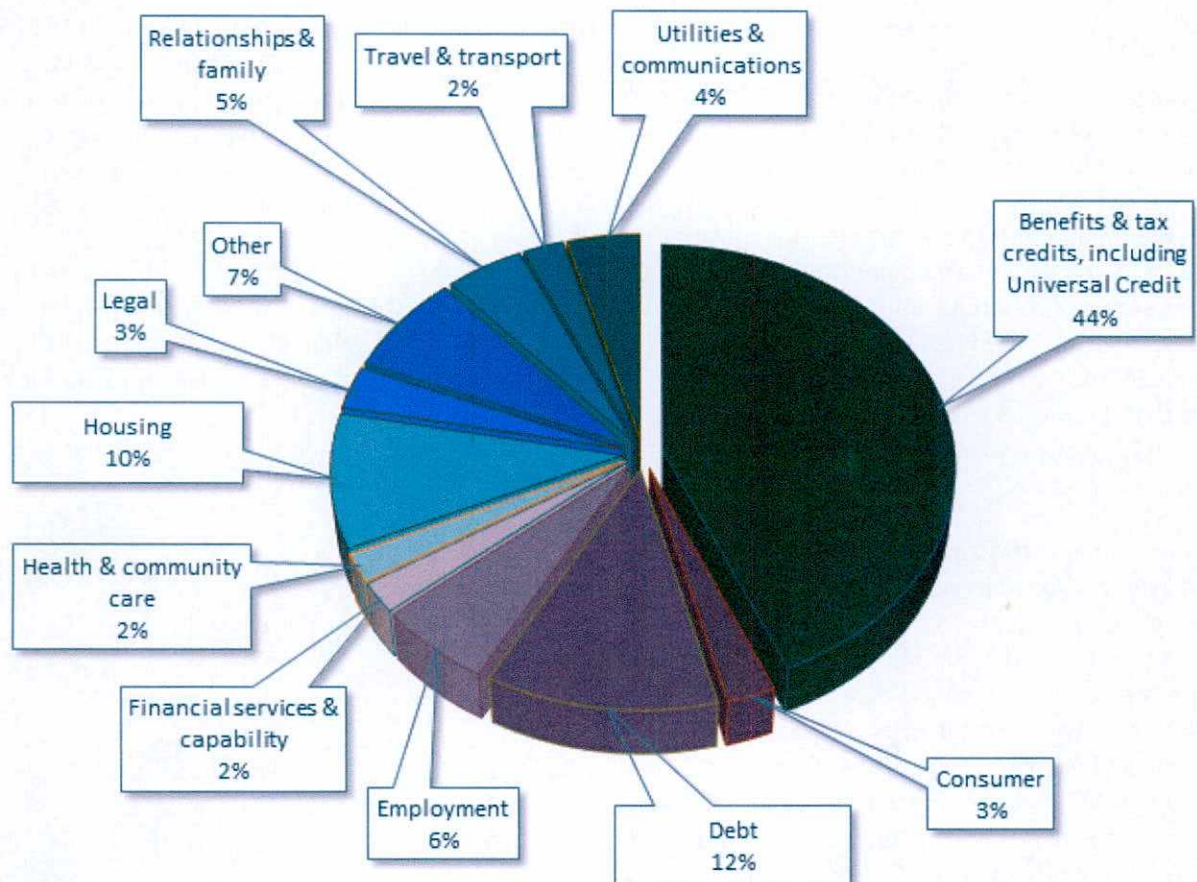
Summary of the year

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 debit, 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 campaign 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 than 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, supervisor 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."

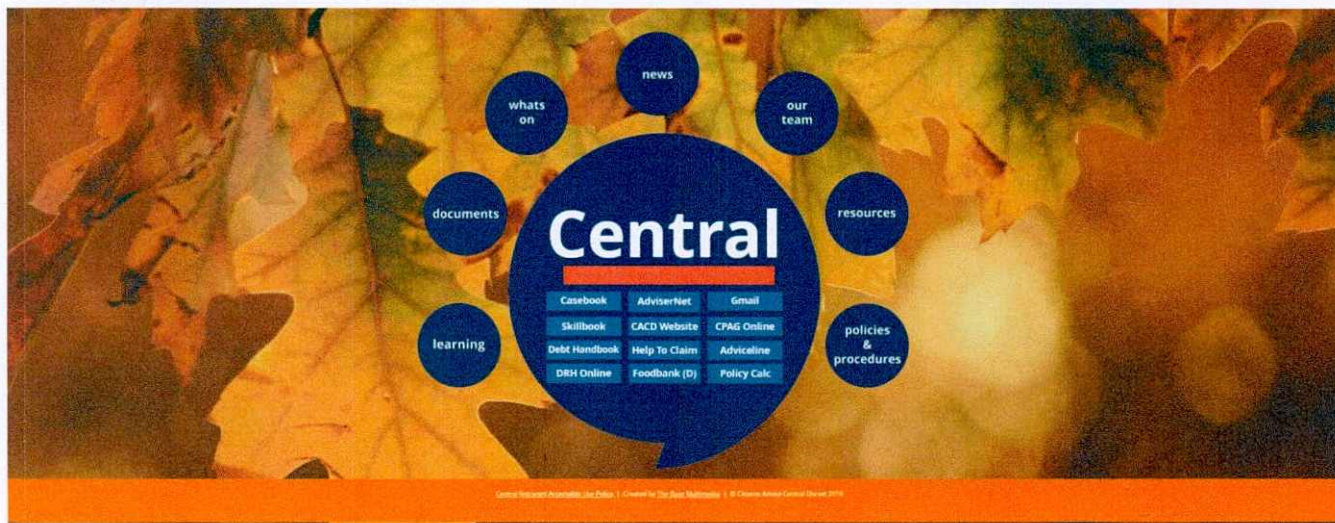
RICHARD

"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

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- Mr Stuart Dawson
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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]