

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 31<sup>st</sup> MARCH 2023**

**CITIZENS ADVICE CENTRAL DORSET LIMITED**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

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

**CITIZENS ADVICE CENTRAL DORSET LIMITED**

**CHARITY INFORMATION  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

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

**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

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

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

## **Objectives and Activities**

### Objects and aims

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

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

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

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

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

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

### Business Planning

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

The strategic priorities for 2022-23 were:

- Resilient and valued workforce – post-Covid to create and deliver a workforce plan that will provide the capacity to deliver our advice service, with an increased emphasis on training and to manage staff and volunteer workloads to prevent burn-out.
- Accessible Advice – the provision of quality advice for everyone when they need it, by whatever channel they wish, to support their need within the resources and capability available.
- Influence – use evidence to develop and contribute to research and campaigns activity that leads to improvements in national and local policy and practice.
- Financial sustainability – ensure our future viability and future-proof our work in part by identifying new sources of funding.



**CITIZENS ADVICE CENTRAL DORSET LIMITED  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

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

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

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

#### Monitoring of progress

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

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

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

#### Significant activities

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

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

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



**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

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

Contribution of Volunteers

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

**Achievements and Performance**

Figures for 2022-23

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

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

Benefits (including Universal Credit and PIP) 41% (2022: 44%)

Charitable support & food bank 13%

Debt 10% (2022: 12%)

Housing 9% (2022: 10%)

Utilities & communication 7%

Employment 3% (2022: 6%)

Relationships 3% (2022: 5%)

All other 14% (2022 : 23%)

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

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



**CITIZENS ADVICE CENTRAL DORSET LIMITED  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

**Financial Review**

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

- efforts to secure additional funding were successful with a number of relatively small contracts secured through close co-operation with Dorset Council, Town Councils and local food banks
- our other main projects and donations continued at broadly similar levels, while income from the key Access to Justice project rose by £38,649
- staffing costs increased by 10% to £812k, both to service new contracts and from inflationary pay rises. Since total income rose by 13%, the limited increase in the highest cost category explains the improved performance

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

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

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

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

Our reserves at the year end comprise:

|                               |                 |
|-------------------------------|-----------------|
|                               | £               |
| Restricted funds for projects | 63,072          |
| Designated funds              | 1,852           |
| Free reserves                 | <u>333,592</u>  |
| <b>Total</b>                  | <b>£398,516</b> |

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



**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

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

### **Future Plans**

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

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

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

### **Post Year End Events**

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

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

## **Structure, Governance and Management**

### Governing Document

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

### Recruitment and appointment of new trustees

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

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

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

### Trustee induction

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



**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

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

Organisational Structure

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

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

Wider network

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

Related Parties

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

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

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

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

Major Risks

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

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



**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

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

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

The risk management strategy comprises:

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

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

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

#### **Reference and administrative details**

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

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

#### **Statement of Trustees' Responsibilities**

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the financial activities of the charity for that period.

In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for ensuring that the company maintains



**CITIZENS ADVICE CENTRAL DORSET LIMITED  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2023**

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

**Statement as to Disclosure of Information to Auditors**

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

**Auditors**

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

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

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



Adrian Goldsack (Chairman)

**CITIZENS ADVICE CENTRAL DORSET LIMITED  
INDEPENDENT AUDITORS REPORT TO THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2023**

**Opinion**

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

This report is made solely to the charity's trustees, as a body, in accordance with Part four of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements

- give a true and fair view of the state of the charitable company's affairs as at 31<sup>st</sup> March 2023 and of the incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

**Basis for opinion**

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

**Conclusions relating to going concern**

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

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

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

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

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



**CITIZENS ADVICE CENTRAL DORSET LIMITED  
INDEPENDENT AUDITORS REPORT TO THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2023**

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

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

**Responsibilities of trustees**

As explained more fully in the Trustees' Responsibilities Statement set out on pages 8 and 9, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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

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

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

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

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;

**CITIZENS ADVICE CENTRAL DORSET LIMITED  
INDEPENDENT AUDITORS REPORT TO THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2023**

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

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

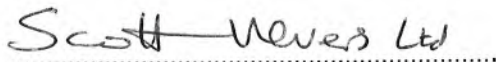
- agreeing financial statement disclosures to underlying supporting documentation
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims.

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

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

**Use of our report**

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



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

Date: 24/11/23

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



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

|                                    | Notes | Unrestricted<br>funds<br>£ | Designated<br>funds | Restricted<br>funds<br>£ | Total<br>2023<br>£ | Total<br>2022<br>£ |
|------------------------------------|-------|----------------------------|---------------------|--------------------------|--------------------|--------------------|
| <b>Income and endowments from:</b> |       |                            |                     |                          |                    |                    |
| Donations and legacies             | 3     | 27,188                     | -                   | -                        | 27,188             | 32,943             |
| Charitable activities              | 4     | 513,759                    | -                   | 573,311                  | 1,087,070          | 954,699            |
| Investment income (Bank interest)  |       | 3,848                      | -                   | -                        | 3,848              | 72                 |
| Total income                       |       | <u>544,795</u>             | <u>-</u>            | <u>573,311</u>           | <u>1,118,106</u>   | <u>987,714</u>     |
| <b>Expenditure on:</b>             |       |                            |                     |                          |                    |                    |
| Raising funds                      | 5     | 60                         | -                   | -                        | 60                 | 1,000              |
| Charitable activities              | 6     | 567,012                    | -                   | 550,951                  | 1,117,963          | 1,043,009          |
| Total expenditure                  |       | <u>567,072</u>             | <u>-</u>            | <u>550,951</u>           | <u>1,118,023</u>   | <u>1,044,009</u>   |
| <b>Net income (expenditure)</b>    |       | (22,277)                   | -                   | 22,360                   | 83                 | (56,295)           |
| Gross transfers between funds      |       | 32,915                     | (16,587)            | (16,328)                 | -                  | -                  |
| Net movement in funds              |       | <u>10,638</u>              | <u>(16,587)</u>     | <u>6,032</u>             | <u>83</u>          | <u>(56,295)</u>    |
| Reconciliation of funds            |       |                            |                     |                          |                    |                    |
| Total funds at 1st April 2022      |       | 322,954                    | 18,439              | 57,040                   | 398,433            | 454,728            |
| Total funds at 31st March 2023     |       | <u>333,592</u>             | <u>1,852</u>        | <u>63,072</u>            | <u>398,516</u>     | <u>398,433</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 16 to 24 form part of these financial statements

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

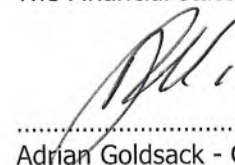
Company Registration No. 4188591

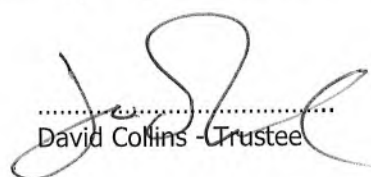
|   | Notes | 2023             | 2022             |
|---|-------|------------------|------------------|
|   |       | £                | £                |
| <b>Fixed assets</b>                                   |       |                  |                  |
| Tangible assets                       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

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

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

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

  
 .....  
 Adrian Goldsack - Chairman

  
 .....  
 David Collins - Trustee

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



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

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

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

**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**1 General information**

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

**2 Accounting policies**

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

**2.1 Basis of preparation**

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

**2.2 Accounting convention**

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

**2.3 Fund accounting**

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

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

**2.4 Income**

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

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

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

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

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

**2.5 Expenditure**

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

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

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



**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**2 Accounting policies (continued)**

**2.6 Tangible fixed assets and depreciation**

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

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

**2.7 Operating leases**

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

**2.8 Pensions**

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

**2.9 Financial instruments**

*Classification*

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

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

*Recognition and measurement*

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

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

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

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

**3 Donations and legacies**

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

**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**4 Income from charitable activities**

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

**5 Costs of raising funds**

|                   | 2023 | 2022  |
|-------------------|------|-------|
|                   | £    | £     |
| Fundraising costs | 60   | 1,000 |



**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**6 Expenditure - Charitable activities**

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

**7 Employee costs**

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

|                       | 2023           | 2022           |
|-----------------------|----------------|----------------|
|                       | £              | £              |
| Wages and salaries    | 738,559        | 670,634        |
| Social security costs | 47,902         | 41,577         |
| Pension costs         | 25,844         | 24,687         |
|                       | <u>812,305</u> | <u>736,898</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:

|   | 2023        | 2022        |
|---|-------------|-------------|
|   | No          | No          |
| Average full time equivalent number of staff employed | <u>27.5</u> | <u>25.0</u> |
| The average number of staff employed (Headcount)      | <u>46.0</u> | <u>44.0</u> |

**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**8 Tangible fixed assets**

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

**9 Debtors**

|                                | 2023<br>£     | 2022<br>£     |
|--------------------------------|---------------|---------------|
| Operational debtors            | 53,760        | 51,489        |
| Prepayments and accrued income | <u>12,224</u> | <u>9,884</u>  |
|                                | <u>65,984</u> | <u>61,373</u> |

**10 Creditors: amounts falling due within one year**

|                                 | 2023<br>£      | 2022<br>£      |
|---------------------------------|----------------|----------------|
| Other creditors                 | 9,335          | 6,057          |
| Deferred income                 | 61,187         | 51,127         |
| Social security and other taxes | 15,633         | 12,161         |
| Accruals                        | <u>80,425</u>  | <u>53,857</u>  |
|                                 | <u>166,580</u> | <u>123,202</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 £25,844 (2022 - £24,687).

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

**13 Related parties**

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

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



**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**14 Analysis of funds**

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

**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**14 Analysis of funds (continued)**

|  | At 1 April<br>2021<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£  | At 31 March<br>2022<br>£ |
|--|-------------------------|----------------------------|----------------------------|-----------------|--------------------------|
| <b>2022</b>                              |                         |                            |                            |                 |                          |
| <b>Restricted funds</b>                  |                         |                            |                            |                 |                          |
| <i>Access to Justice LSLIP</i>           | 20,293                  | 101,099                    | 118,623                    | -               | 2,769                    |
| <i>Awards for All</i>                    | -                       | -                          | 3,105                      | 3,105           | -                        |
| <i>Big Energy Savings Network (BESN)</i> | 13,071                  | 2,750                      | -                          | -               | 15,821                   |
| <i>CCG and GP Surgeries</i>              | 22,500                  | 82,568                     | 84,715                     | -               | 20,353                   |
| <i>Gamble Aware</i>                      | 170                     | -                          | 13,153                     | 12,983          | -                        |
| <i>Income maximisation</i>               | -                       | 15,707                     | 21,072                     | 5,365           | -                        |
| <i>Macmillan</i>                         | 2,927                   | 116,064                    | 119,497                    | 506             | -                        |
| <i>MaPs</i>                              | 5,314                   | 57,260                     | 68,147                     | 5,573           | -                        |
| <i>Mental Health Project</i>             | -                       | -                          | 3,811                      | 3,811           | -                        |
| <i>MS Society</i>                        | -                       | (1,245)                    | 2,351                      | 3,596           | -                        |
| <i>Rough Sleepers (Dorset Council)</i>   | -                       | 21,808                     | 22,510                     | 702             | -                        |
| <i>Syrian refugee re-settlement</i>      | 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>            |
| <b>Unrestricted funds</b>                |                         |                            |                            |                 |                          |
| <b>Designated funds</b>                  |                         |                            |                            |                 |                          |
| <i>IT investment fund</i>                | 39,053                  | -                          | -                          | (20,614)        | 18,439                   |
|  | <u>39,053</u>           | <u>-</u>                   | <u>-</u>                   | <u>(20,614)</u> | <u>18,439</u>            |
| <i>General funds</i>                     | 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>           |

**15 Purpose of Designated and Restricted Funds**

**Restricted**

**Access to Justice**

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

**Big Energy Savings Network (BESN)**

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

**Blandford PCN Learning Disability Project**

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

**CCG and GP Surgeries**

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

**Cost of Living**

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

**Income maximisation**

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

**Kushti bok**

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



**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**15 Purpose of Designated and Restricted Funds (continued)**

**Macmillan**

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

**MaPs (Money and Pension Services)**

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

**MS Society**

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

**Portland Caseworker Project**

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

**Rough Sleepers**

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

**Support to Thrive**

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

**Syrian Refugee re-settlement**

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

**Vale Pantry (Sturminster Newton Outreach)**

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

**Ukraine Refugee**

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

**Designated**

**IT investment fund**

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

**CITIZENS ADVICE CENTRAL DORSET LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**16 Analysis of net assets between funds**

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

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

**17 Lease Commitments**

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

|  | 2023<br>£      | 2022<br>£      |
|--|----------------|----------------|
| Not later than 1 year                        | 36,500         | 36,500         |
| Later than 1 year and not later than 5 years | 73,250         | 99,500         |
| Later than five years                        | 63,000         | 73,500         |
|  | <u>172,750</u> | <u>209,500</u> |

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

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

**19 Financial instruments**

Categorisation of financial instruments

|  | 2023<br>£      | 2022<br>£      |
|--|----------------|----------------|
| Financial assets that are debt instrument measured at amortised cost | 551,020        | 492,326        |
| Financial liabilities measured at amortised cost                     | <u>166,580</u> | <u>123,202</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 £3,848 (2022: £72)





**Central  
Dorset**

# Help In Troubled Times

**ANNUAL REPORT 2022-2023**



# Contents

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

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

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

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

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



# Chairman's Report

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

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

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

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

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



**Adrian Goldsack, Chair of Trustees**

# Chief Officer's Report

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

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

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

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

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

**Daniel Cadisch, Chief Officer**





# Treasurer's Report

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

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

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

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

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

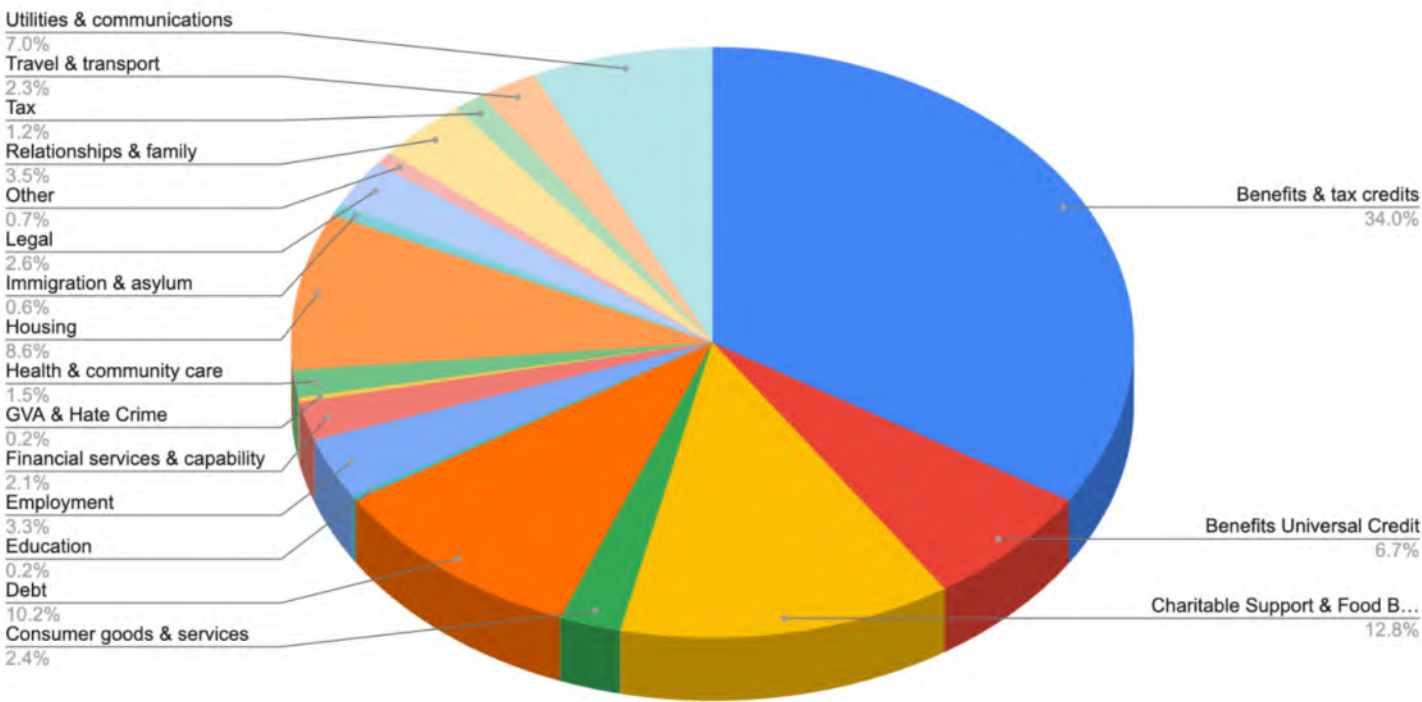
In conclusion, we have managed to balance the books this year, despite the ongoing pressure on our funding, and can look forward to future challenges from a sound financial standpoint.



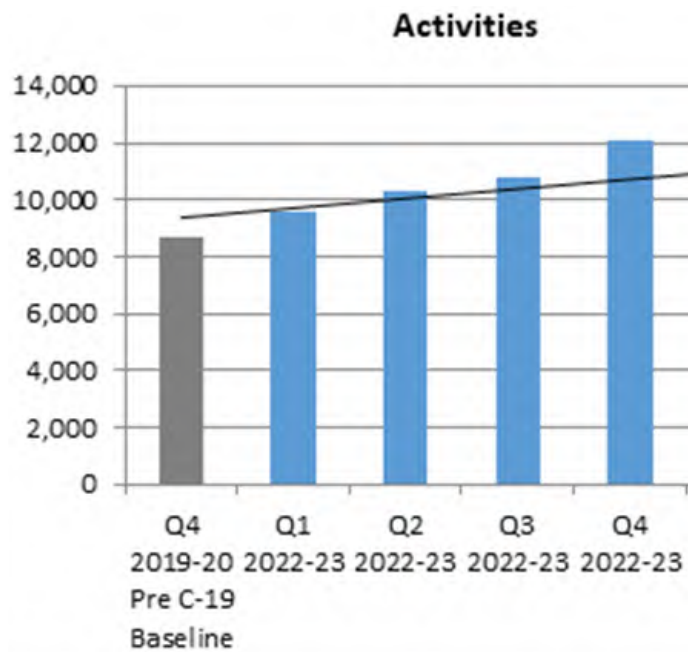
**David Collins, Treasurer**

# Summary of the year

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



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



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



# Research and Campaigns

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

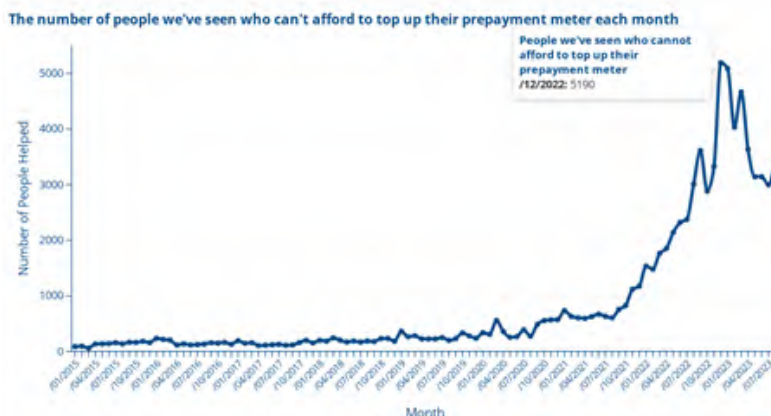
We have good systems in place across CACD to ensure that we collect and use our evidence productively. I am indebted to our small team of office leads who keep their teams up to speed: Rachel R and David G at Weymouth, Lee G at North Dorset and, newer to the role, Nicola M at Sherborne. Sadly our long-serving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

We've used this evidence in various ways. In January 2023 we finalised a report on the experiences of people working in the care sector using evidence from our Employment Unit, where 15% of clients worked in this sector. Common issues were around insecure contracts, travel time between jobs, and other

working conditions. The report was circulated to a number of local agencies/employers and led to a follow-up meeting with one local domiciliary care provider, at their request. Not surprisingly this was one of the agencies we felt already had a better approach to their workforce and they already had strategies in place to build engagement and communication to deal with employee issues as early as possible. It is no surprise that a current national Citizens Advice 'call for evidence' relates to the issues faced by migrant health and care workers coming to the UK on a workers' visa.

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

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



You can access this visualization [here](#) - Data for England and Wales. Data is from Local Citizens Advice offices and the Citizens Advice Consumer Service. More adviser capacity mobilised in December helped us respond to demand. The figures from April 2023 have recently been slightly updated as not all of these updates had been counted.



**Caroline Buxton, R & C Lead**

# Projects

## GP Outreach Project Blandford Practice Outreach

### Rough Sleeper's Initiative

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

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

There has been a marked increase in the number of clients attending the Lantern (a local housing charity in Weymouth).

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

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

**Naomi M-R, RSI Caseworker**

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

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

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

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

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

**Steve P, GP caseworker.**



## Dorset Macmillan Service 2023

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

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

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

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

**Christine Land, Macmillan Project Manager**

Couldn't have done it without my CA helper.

### From a Macmillan caseworker

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

Helen D, Macmillan Caseworker

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

## Working in food banks and other food projects

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

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

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

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

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

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

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



## Ukrainian Refugee Project

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

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

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

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

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

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

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

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

**Thomas Hensher | Ukrainian Refugee Specialist Coordinator**

## Refugee Resettlement Project

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

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

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

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

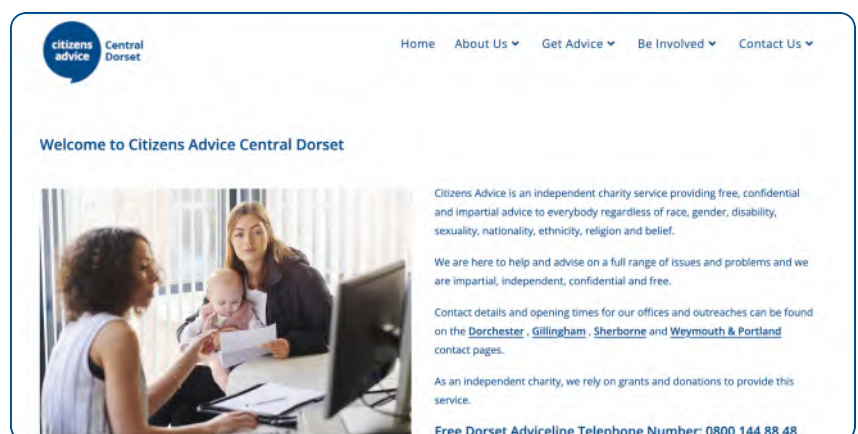
### Thomas Hensher | Refugee Caseworker

Find us online :

Our new County wide website



Our Central Dorset website





# Training

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

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

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

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

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

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

## A newly-trained adviser's experience

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

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

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

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

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

Liz D, Generalist Adviser

**Helen Cadisch, Training Supervisor**

# From our volunteers

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

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

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

Simon H

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

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

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

Lin G

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

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

Robert D

# From our partners

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

Responsive – do what they say

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



# Supporters and Trustees

## Our Supporters

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

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

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

## Current Trustees

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

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

# How to get help

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

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

## **Dorchester**

1 Acland Road  
Dorchester DT1 1JW

### With outreaches in:

- Bere Regis
- Crossways
- Maiden Newton
- Puddletown

## **Sherborne**

Manor House  
Newland  
Sherborne DT9 3JL

### With outreaches in:

- Cerne Abbas
- Grove Medical Centre

## **North Dorset**

4 Newbury Court  
Gillingham SP8 4QX

### With outreaches in:

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

## **Weymouth & Portland**

Weymouth Library  
Great George Street  
Weymouth DT4 8NN

### With outreaches in:

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

**Dorset Adviceline: 0800 144 88 48 [freephone]**