



**Central
Dorset**

Ongoing Challenges

Annual Report 2023 - 2024



Contents

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

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

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

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

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

Chairman's Report

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

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

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

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

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



Stuart Dawson, Chair of Trustees

Chief Officer's Report

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

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

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

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



Daniel Cadisch, Chief Officer

Treasurer's Report

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

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

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

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

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

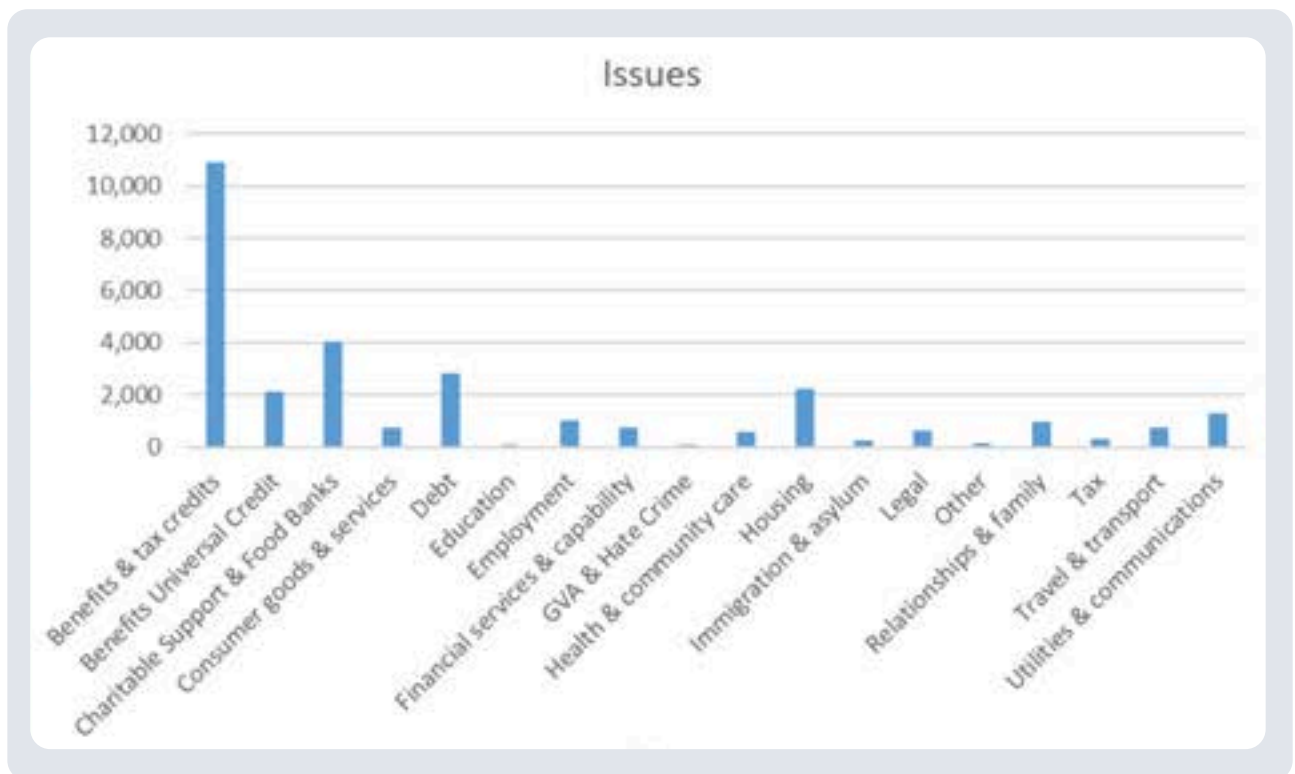
Overall, our resilient financial results this year, combined with the acquisition of several medium-term projects, provides further confidence in our ability to continue delivering high quality advice in the coming years.

Ivana Ercegovic, Treasurer



Summary of the year

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



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

Here are some infographics on clients we support

Disability / Long-term health



Gender



Research and Campaigns

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

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

Two key themes have been:

- Problems contacting services and other agencies: for utilities British Gas and Ovo took top prize, and we have also featured many parts of the Department for Work and Pensions, and various local housing associations.
- Long delays with the whole process of claiming Personal Independence Payments, from making a claim, to reviews and then appeals – a number of which have taken over a year to be listed for a hearing.

I am indebted to our small team of office leads who review their office evidence, and keep their teams up to date: Rachel R and David G at Weymouth, Lee G at North Dorset and Nicola M at Sherborne.

But we don't just look internally, we use our evidence – quantitative and qualitative – to raise the case externally. We've engaged with MPs on several issues including access to housing, and the need for benefit uprating to match inflation (which then happened). We also sent them a briefing on the impact of the closure of local High Street bank branches – of which there are now only 25 in the whole of Dorset.

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

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

continued ...

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

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

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

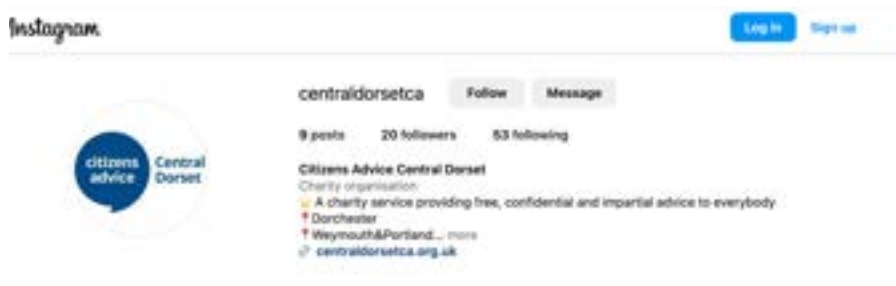
Caroline Buxton, R & C Lead



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

[Instagram](#) - @centraldorsetca
&
[Facebook](#) - Citizens Advice Central Dorset

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



Macmillan Support

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

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

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

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

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

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

Case Study

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

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

**Nurse's
comment**

Client Feedback

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

Foodbank Outreach Projects

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

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

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

Case Study

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

Case Study

A client approached our outreach caseworker for help with a PIP review. The client suffered from a stroke, and memory loss, hydrocephalus and diabetes.

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

Client Feedback

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

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

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

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



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

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

Case Study

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

Case Study

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

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

*Name has been changed to protect identity

Employment Support Case Study

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

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

Glasspool

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

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

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

Case Study

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

**Name has been changed to protect identity*

Case Study

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

**Name has been changed to protect identity*

Client Feedback

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

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

Newly Qualified Adviser Experience

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

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

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

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

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

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

What our volunteers say



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

I love being an adviser! Everyday is different!

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

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

The Value of Volunteering at Citizens Advice

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

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

Other key findings from the report:

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

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

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

Table 1. Value of volunteering by outcome and category

Value of activities and improved outcomes		Stakeholder
Value of time donated	Value (£)	
Volunteering time	1,047,994	CACD
Skill development and employability		
Gaining employment more quickly	51,089	Economy
Receiving a higher wage due to being more skilled	3,816	Economy
Health and wellbeing		
Increased life satisfaction	198,621	Volunteers
Improved mental health	76,232	NHS
TOTAL	1,376,751	

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

Table 2. Value of volunteering by stakeholder

Value of activities and improved outcomes	Value (£)
Volunteers	198,621
Local Citizens Advice office	1,047,994
Economy	54,904
NHS	76,232
TOTAL	1,376,751

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

Table 3. Benefit per volunteer

Value of activities and improved outcomes	
Value of time donated	Value (£)
Volunteering time	7,278
Skill development and employability	
Gaining employment more quickly	366
Receiving a higher wage due to being more skilled	27
Health and wellbeing	
Increased life satisfaction	1,379
Improved mental health	622
TOTAL	9,561

Supporters and Trustees

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

Our supporters

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

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

Our Trustees

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

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

How to get help

Citizens Advice Central Dorset offers free, confidential, impartial and independent 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

advice-dorch@centralca.org.uk

With outreaches in:

- Bere Regis
- Crossways
- Maiden Newton
- Puddletown

Sherborne

Manor House
Newland, Sherborne, DT9 3JL

advice-sher@centralca.org.uk

With outreaches in:

- Cerne Abbas
- Grove Medical Centre

North Dorset

4 Newbury Court,
Gillingham, SP8 4QX

advice-nd@centralca.org.uk

With outreaches in:

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

Weymouth & Portland

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

advice-vey@centralca.org.uk

With outreaches in:

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

Dorset Adviceline: 0800 144 88 48 [freephone]

Company Registration No. 04188591 (England and Wales)

Charity Registration No. 1089018

CITIZENS ADVICE CENTRAL DORSET LIMITED

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2024

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

**CHARITY INFORMATION
FOR THE YEAR ENDED 31st MARCH 2024**

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

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

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, applicable law and the requirements of the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Objectives and Activities

Objects and aims

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

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

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

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

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

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

Business Planning

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

The strategic priorities for 2023-24 were:

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

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

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

Monitoring of progress

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

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

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

Significant activities

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

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

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

Contribution of Volunteers

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

Achievements and Performance

Figures for 2023-24

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

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

Benefits (including Universal Credit and PIP) 44% (2023: 41%)

Charitable support & food bank 14% (2023: 13%)

Debt 10% (2023: 10%)

Housing 8% (2023: 9%)

Utilities & communication 4% (2023: 7%)

Employment 3% (2023: 3%)

Relationships 3% (2023: 3%)

All other 14% (2023: 14%)

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

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

Financial Review

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

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

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

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

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

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

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

Our reserves at the year end comprise:

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

Reserves Policy

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

Future Plans

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

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

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

Post Year End Events

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

Structure, Governance and Management

Governing Document

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

Recruitment and appointment of new trustees

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

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

Trustee induction

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

Organisational Structure

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

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

Wider network

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

Related Parties

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

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

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

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

Major Risks

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

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

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

The risk management strategy comprises:

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

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

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

Reference and administrative details

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

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

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

Statement of Trustees' Responsibilities

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

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

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against loss or unauthorised use and to prevent and detect fraud and other irregularities.

Statement as to Disclosure of Information to Auditors

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

Auditors

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

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

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

Adrian Goldsack (Chairman)

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

Opinion

We have audited the financial statements of Citizens Advice Central Dorset Limited for the year ended 31st March 2024 set out on pages 12 to 24. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2024 and of the incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

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

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

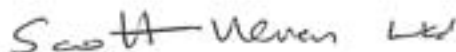
- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquired of management as to actual and potential litigation and claims.

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

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

Use of our report

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



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

Date: 14/11/24

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

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

	Notes	Unrestricted funds £	Designated funds	Restricted funds £	Total 2024 £	Restated Total 2023 £
Income and endowments from:						
Donations and legacies	3	28,625	-	-	28,625	27,188
Charitable activities	4	490,840	-	636,320	1,127,160	1,087,070
Investment income		9,252	-	-	9,252	3,848
Total income		<u>528,717</u>	<u>-</u>	<u>636,320</u>	<u>1,165,037</u>	<u>1,118,106</u>
Expenditure on:						
Raising funds	5	803	-	-	803	60
Charitable activities	6	509,798	-	598,241	1,108,039	1,093,054
Total expenditure		<u>510,601</u>	<u>-</u>	<u>598,241</u>	<u>1,108,842</u>	<u>1,093,114</u>
Net income / (expenditure)		18,116	-	38,079	56,195	24,992
Gross transfers between funds		40,179	(1,852)	(38,327)	-	-
Net movement in funds		<u>58,295</u>	<u>(1,852)</u>	<u>(248)</u>	<u>56,195</u>	<u>24,992</u>
Reconciliation of funds						
Total funds at 1st April 2023		358,501	1,852	63,072	423,425	398,433
Total funds at 31st March 2024		<u><u>416,796</u></u>	<u><u>-</u></u>	<u><u>62,824</u></u>	<u><u>479,620</u></u>	<u><u>423,425</u></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 15 to 24 form part of these financial statements

CITIZENS ADVICE CENTRAL DORSET LIMITED

BALANCE SHEET
AS AT 31st MARCH 2024

Company Registration No. 4188591

	Notes	2024		Restated 2023	
		£	£	£	£
Fixed assets					
Tangible assets	8		631		1,852
Current assets					
Debtors	9	204,853		65,984	
Cash at bank and in hand		510,039		497,260	
		<u>714,892</u>		<u>563,244</u>	
Creditors: amounts falling due within one year	10	<u>(235,903)</u>		<u>(141,671)</u>	
Net current assets			478,989		421,573
Net assets			<u>479,620</u>		<u>423,425</u>
The funds of the charity:					
Restricted income funds	14		62,824		63,072
Designated income funds			-		1,852
Unrestricted income funds	14		416,796		358,501
Total charity funds			<u>479,620</u>		<u>423,425</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 6/11/2024


Adrian Goldsack - Chairman


David Collins - Trustee

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

CITIZENS ADVICE CENTRAL DORSET LIMITED

**STATEMENT OF CASH FLOWS
AS AT 31st MARCH 2024**

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

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024**1 General information**

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

2 Accounting policies

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

2.1 Basis of preparation

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

2.2 Accounting convention

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

2.3 Fund accounting

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

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

2.4 Income

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

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

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

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

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

2.5 Expenditure

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

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

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024**2 Accounting policies (continued)****2.6 Tangible fixed assets and depreciation**

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

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

2.7 Operating leases

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

2.8 Pensions

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

2.9 Financial instruments*Classification*

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

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

Recognition and measurement

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

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

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

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

3 Donations and legacies

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

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

4 Income from charitable activities

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

5 Costs of raising funds

	Unrestricted funds		Restricted funds		Total	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Fundraising costs	<u>803</u>	<u>60</u>	<u>-</u>	<u>-</u>	<u>803</u>	<u>60</u>

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

6 Expenditure - Charitable activities

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024**7 Employee costs**

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

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

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

8 Tangible fixed assets

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

9 Debtors

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2024**10 Creditors: amounts falling due within one year**

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

Accruals - prior period adjustment

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

11 Members' liability

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

12 Defined contribution pension scheme

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

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

13 Related parties

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

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

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

14 Analysis of funds

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

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

14 Analysis of funds (continued)

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

15 Purpose of Designated and Restricted Funds

Restricted**Blandford PCN Learning Disability Project (This project has ended)**

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

Cost of Living

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

Income Max

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

Macmillan

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024**15 Purpose of Designated and Restricted Funds (continued)****MaPs (Money and Pension Services)**

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

MOJ - Ingeus

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

NHS and Forston

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

Portland Caseworker Project

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

Refugee Resettlement Project

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

Rough Sleepers Initiative

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

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

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

Support to Thrive

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

The Access to Justice Foundation LSLIP

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

The Access to Justice Foundation ITLA

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

The Gypsy, Romany, Traveller Project

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

Vale Pantry (Sturminster Newton Outreach)

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

Ukraine Refugee

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

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

16 Analysis of net assets between funds

	General funds	Designated funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£
Tangible fixed assets	631	-	631	-	631
Current assets	652,068	-	652,068	62,824	714,892
Creditors: amounts falling due within one year	(235,903)	-	(235,903)	-	(235,903)
	<u>416,796</u>	<u>-</u>	<u>416,796</u>	<u>62,824</u>	<u>479,620</u>
<i>2023</i>			£	£	£
<i>Tangible fixed assets</i>			<i>1,852</i>	<i>-</i>	<i>1,852</i>
<i>Current assets</i>			<i>500,172</i>	<i>63,072</i>	<i>563,244</i>
<i>Creditors: amounts falling due within one year</i>			<i>(166,580)</i>	<i>-</i>	<i>(166,580)</i>
			<u><i>335,444</i></u>	<u><i>63,072</i></u>	<u><i>398,516</i></u>

17 Lease Commitments

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

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

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

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

19 Financial instruments

Categorisation of financial instruments

	2024	2023
	£	£
Financial assets that are debt instrument measured at amortised cost	<u>660,062</u>	<u>551,020</u>
Financial liabilities measured at amortised cost	<u>235,903</u>	<u>141,671</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 £9,252 (2023 - £3,848).