

Company Registration No. 04188591 (England and Wales)

Charity Registration No. 1089018

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

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

**CITIZENS ADVICE CENTRAL DORSET LIMITED**

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FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

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**CITIZENS ADVICE CENTRAL DORSET LIMITED**

**CHARITY INFORMATION  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

TRUSTEES: Mr S C Dawson (Chair appointed 07.08.24)

Mr A Goldsack (resigned 16.12.24)  
Mr S Abis (resigned 26.06.24)  
Mr C Balfe  
Dr T Baker (appointed 07.08.24)  
Mr S P Beare  
Mr D A Collins (resigned 16.12.24)  
Mr J-P Dervley  
Ms I Ercegovic (appointed 07.08.24)  
Mr P D Green  
Ms S. Howard (resigned 30.07.24)  
Dr K Kansara  
Ms T McGregor  
Mr S. Payne  
Ms T Warr (appointed 07.08.24)

COMPANY SECRETARY: Mr R J Baker

CHIEF OFFICER: Mr D Cadisch

REGISTERED OFFICE: 1 Acland Road  
Dorchester  
Dorset  
DT1 1JW

CHARITY NUMBER: 1089018

COMPANY NUMBER: 04188591 (England and Wales)

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

BANKERS: Barclays Bank Plc  
10 South Street  
Dorchester  
Dorset DT1 1BT

CAF Bank Ltd  
25 Kings Hill Avenue, Kings Hill  
West Malling  
Kent ME19 4JQ

## **CITIZENS ADVICE CENTRAL DORSET LIMITED**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

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

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

#### **Objectives and Activities**

##### Objects and aims

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

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

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

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

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

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

##### Business Planning

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

The strategic priorities for 2024/25 were:

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

## **CITIZENS ADVICE CENTRAL DORSET LIMITED**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

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

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

#### Monitoring of progress

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

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

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

#### Significant activities

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

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

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

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

#### Contribution of Volunteers

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

# **CITIZENS ADVICE CENTRAL DORSET LIMITED**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

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

### **Achievements and Performance**

#### Figures for 2024/25

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

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

Benefits (including Universal Credit and PIP) 36.7% (2023/24: 44%)

Charitable support & food bank 26% (2023/24: 14%)

Debt 7.9% (2023/24: 10%)

Housing 6.6% (2023/24: 8%)

Utilities & communication 3.6% (2023/24: 4%)

Employment 2.9% (2023/24: 3%)

Relationships 2.8% (2023/24: 3%)

All other 13.5% (2023/24: 14%)

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

### **Financial Review**

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

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

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

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

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

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

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

## CITIZENS ADVICE CENTRAL DORSET LIMITED

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025

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

#### Reserves Policy

Our reserves at the year end comprise:

	£
Restricted funds for projects	92,672
Free reserves	435,740
<b>Total</b>	<b>528,412</b>

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

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

#### **Future Plans**

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

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

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

#### **Post Year End Events**

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

#### **Structure, Governance and Management**

##### Governing Document

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

##### Recruitment and appointment of new Trustees

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

## **CITIZENS ADVICE CENTRAL DORSET LIMITED**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

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

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

#### Trustee induction

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

#### Long-standing Trustees

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

#### Organisational Structure

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

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

#### Wider network

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

#### Related Parties

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

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

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

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



## CITIZENS ADVICE CENTRAL DORSET LIMITED

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025

#### Major Risks

The main risks and uncertainties facing the charity are:

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

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

The risk management strategy comprises:

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

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

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

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

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

# **CITIZENS ADVICE CENTRAL DORSET LIMITED**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

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

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

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

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

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


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

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

### **Auditors**

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

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

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

Stuart Dawson (Chair)

## **CITIZENS ADVICE CENTRAL DORSET LIMITED**

### **INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

#### **Opinion**

We have audited the financial statements of Citizens Advice Central Dorset Limited for the year ended 31<sup>st</sup> March 2025 set out on pages 12 to 23. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements

- give a true and fair view of the state of the charitable company's affairs as at 31<sup>st</sup> March 2025 and of the incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

#### **Basis for opinion**

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

#### **Conclusions relating to going concern**

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

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

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

#### **Other information**

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

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

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

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

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

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

- 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.

## **CITIZENS ADVICE CENTRAL DORSET LIMITED**

### **INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

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

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

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

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

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

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

#### **Use of our report**

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

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

Date:

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

**CITIZENS ADVICE CENTRAL DORSET LIMITED**

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

	<b>Notes</b>	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b>Income and endowments from:</b>					
Donations and legacies	3	28,066	-	28,066	28,625
Charitable activities	4	494,613	825,232	1,319,845	1,127,160
Investment income		18,685	-	18,685	9,252
Total income		<u>541,364</u>	<u>825,232</u>	<u>1,366,596</u>	<u>1,165,037</u>
<b>Expenditure on:</b>					
Raising funds	5	562	-	562	803
Charitable activities	6	537,541	779,701	1,317,242	1,108,039
Total expenditure		<u>538,103</u>	<u>779,701</u>	<u>1,317,804</u>	<u>1,108,842</u>
<b>Net income / (expenditure)</b>		3,261	45,531	48,792	56,195
Gross transfers between funds		15,683	(15,683)	-	-
<b>Net movement in funds</b>		<u>18,944</u>	<u>29,848</u>	<u>48,792</u>	<u>56,195</u>
Reconciliation of funds					
Total funds at 1 <sup>st</sup> April 2024		416,796	62,824	479,620	423,425
<b>Total funds at 31<sup>st</sup> March 2025</b>		<u><u>435,740</u></u>	<u><u>92,672</u></u>	<u><u>528,412</u></u>	<u><u>479,620</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 23 form part of these financial statements

# CITIZENS ADVICE CENTRAL DORSET LIMITED

## BALANCE SHEET AS AT 31<sup>st</sup> MARCH 2025

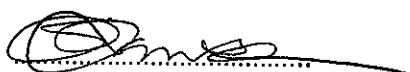
Company Registration No. 4188591

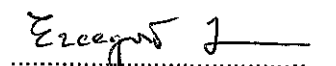
	Notes	2025	2024
		£	£
<b>Fixed assets</b>			
Tangible assets	8	2,145	631
<b>Current assets</b>			
Debtors	9	163,135	204,853
Cash at bank and in hand		538,891	510,039
		<u>702,026</u>	<u>714,892</u>
<b>Creditors: amounts falling due within one year</b>	10	<u>(175,759)</u>	<u>(235,903)</u>
<b>Net current assets</b>		526,267	478,989
<b>Net assets</b>		<u>528,412</u>	<u>479,620</u>
<b>The funds of the charity:</b>			
Restricted income funds	14	92,672	62,824
Unrestricted income funds	14	435,740	416,796
<b>Total charity funds</b>		<u>528,412</u>	<u>479,620</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 .....3/11/2025.....

  
Stuart Dawson - Chair

  
Ivana Ercegovic - Treasurer

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

**CITIZENS ADVICE CENTRAL DORSET LIMITED**

**STATEMENT OF CASH FLOWS  
AS AT 31<sup>st</sup> MARCH 2025**

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

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



**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025****1 General information**

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

**2 Accounting policies**

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

**2.1 Basis of preparation**

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

**2.2 Accounting convention**

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

**2.3 Fund accounting**

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

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

**2.4 Income**

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

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

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

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

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

**2.5 Expenditure**

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

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

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**2 Accounting policies (continued)****2.6 Tangible fixed assets and depreciation**

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

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

**2.7 Operating leases**

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

**2.8 Pensions**

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

**2.9 Financial instruments***Classification*

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

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

*Recognition and measurement*

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

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

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

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

**3 Donations and legacies**

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025

## 4 Income from charitable activities

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

## 5 Costs of raising funds

	Unrestricted funds		Restricted funds		Total	
	2025	2024	2025	2024	2025	2024
	£	£	£	£	£	£
Fundraising costs	<u>562</u>	<u>803</u>	<u>-</u>	<u>-</u>	<u>562</u>	<u>803</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025

## 6 Expenditure - Charitable activities

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**7 Employee costs**

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

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

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

**8 Tangible fixed assets**

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

**9 Debtors**

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**10 Creditors: amounts falling due within one year**

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

**11 Members' liability**

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

**12 Defined contribution pension scheme**

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

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

**13 Related parties**

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

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

**14 Analysis of funds**

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

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025

## 14 Analysis of funds (continued)

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

## 15 Purpose of Designated and Restricted Funds

**Restricted****Big 4 Littlemoor**

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

**Cost of Living**

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

**Gillingham Foodbank**

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

**Income Max**

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**15 Purpose of Designated and Restricted Funds (continued)****Macmillan**

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

**MaPs (Money and Pension Services)**

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

**MOJ - Ingeus**

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

**NHS and Forston**

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

**Portland Caseworker Project**

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

**Refugee Resettlement Project**

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

**Rough Sleepers Initiative**

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

**The Access to Justice Foundation ITLA**

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

**The Gypsy, Romany, Traveller Project**

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

**Vale Pantry (Sturminster Newton Outreach)**

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

**Ukraine Refugee**

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



NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**16 Analysis of net assets between funds**

	Unrestricted funds £	Restricted funds £	Total funds £
Tangible fixed assets	2,145	-	2,145
Current assets	609,354	92,672	702,026
Creditors: amounts falling due within one year	(175,759)	-	(175,759)
	<u>435,740</u>	<u>92,672</u>	<u>528,412</u>
<i>2024</i>	<i>£</i>	<i>£</i>	<i>£</i>
<i>Tangible fixed assets</i>	<i>631</i>	<i>-</i>	<i>631</i>
<i>Current assets</i>	<i>652,068</i>	<i>62,824</i>	<i>714,892</i>
<i>Creditors: amounts falling due within one year</i>	<i>(235,903)</i>	<i>-</i>	<i>(235,903)</i>
	<u><i>416,796</i></u>	<u><i>62,824</i></u>	<u><i>479,620</i></u>

**17 Lease Commitments**

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

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

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

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

**19 Financial instruments**

Categorisation of financial instruments

	2025 £	2024 £
Financial assets that are debt instrument measured at amortised cost	<u>691,267</u>	<u>660,062</u>
Financial liabilities measured at amortised cost	<u>175,759</u>	<u>235,903</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 £18,685 (2023/24 - £9,252).

