

DERBYSHIRE DISTRICTS CITIZENS ADVICE BUREAU

England & Wales · Charity number 1094369

Details

Other names	DERBYSHIRE DALES, AMBER VALLEY & EREWASH CITIZENS ADVICE BUREAU LIMITED, MID-DERBYSHIRE CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	04429840
Registered	2002-10-28
Register	View on the Charity Commission register

Contact

Address	Citizens Advice DerbyshireDistricts Town Hall Bank Road Matlock Derbyshire DE4 3NN
Phone	0808 278 7954
Website	www.citizensadvisederbyshiredistricts.org.uk

Activities

Objects: The charity's objects ('Objects') are specifically:to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but not limited to, for the benefit of the community in Amber Valley, Derbyshire Dales, Erewash, High Peak and surrounding areas.

Activities: Citizens Advice Derbyshire Districts provides free, impartial and confidential advice to people living in Amber Valley, Derbyshire Dales, Erewash, High Peak and surrounding areas to help them deal with the problems they face, and help to improve the policies and practices that affect people's lives.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** THE COMMUNITY IN DERBYSHIRE DALES AND AMBER VALLEY AND SURROUNDING AREAS
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£4,221,050	£3,839,780	£1,209,256	74
2024-03-31	£2,924,764	£2,991,697	£827,986	80
2023-03-31	£2,562,551	£2,405,994	£894,919	58
2022-03-31	£2,466,554	£2,188,267	£738,362	60
2021-03-31	£2,261,740	£2,132,766	£460,075	55

Trustees

Name	Role	Appointed
Dorcas Louisa Iris Sutherland Bunton	Chair	2021-02-16
Benjamin Edward Joseph Green		2021-02-16
Ian Garnet Ford		2024-08-21
Julie Hirst		2023-03-29
Lesley Singleton		2024-11-20
Nathan Daniel Pevy		2025-11-26
Nigel Lawrence Smith		2019-02-19
Patricia Mary Coleman		2025-11-26
Peter Andrew Johns		2025-11-26
Sally Kendall		2025-11-26
Sally Patricia MacIntyre		2021-02-16
Susan Allard		2023-06-28
Terri Margaret Jones		2018-12-04
Thomas Clifford Jack Fletcher		2025-11-26

DERBYSHIRE DISTRICTS CITIZENS ADVICE BUREAU

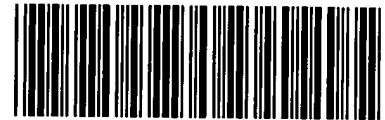
England & Wales - Charity number 1094369

Accounts

COMPANY REGISTRATION NUMBER: 04429840
CHARITY REGISTRATION NUMBER: 1094369

Derbyshire Districts Citizens Advice Bureau
Company Limited by Guarantee
Financial Statements
31 March 2025

THURSDAY



A33 *AEBCU1V6* 18/09/2025 #27
COMPANIES HOUSE

MCABA Limited t/a Mitchells
Chartered accountants & Statutory Auditor
91-97 Saltergate
Chesterfield
Derbyshire
S40 1LA

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2025

	Pages
Trustees' annual report (incorporating the director's report)	1 to 14
Independent auditor's report to the members	15 to 18
Statement of financial activities (including income and expenditure account)	19
Statement of financial position	20
Statement of cash flows	21
Notes to the financial statements	22 to 34

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

Registered charity name Derbyshire Districts Citizens Advice Bureau

Charity registration number 1094369

Company registration number 04429840

Principal office Town Hall
Bank Road
Matlock
DE4 3NN

Registered office 26 Spring Gardens
Buxton
Derbyshire
SK17 6DE

The trustees

Linda Syson-Nibbs
Terri Jones
Nigel Smith
Elizabeth Evans
Dorcas Bunton
Claire Cadogan
Benjamin Green
Sally MacIntyre
Susan Allard
Steven Watt
Julie Hirst
Linda Billington
Ian Ford
Rose Williams
Lesley Singleton

Vice Chair
Treasurer

Chair
(Resigned 1 May 2024)

(Appointed 21 August 2024)
(Appointed 21 August 2024)
(Appointed 20 November 2024,
Resigned 30 June 2025)
(Appointed 20 November 2024)

Chief executive officer Chloe Doxey

Senior operations managers Melanie Mallinson, Robert Southwell, Jo Taylor

Company secretary Chloe Doxey

Auditor MCABA Limited t/a Mitchells
Chartered Accountants & Statutory Auditor
91-97 Saltergate
Chesterfield
Derbyshire
S40 1LA

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Bankers

HSBC Bank Plc
Market Place
Chesterfield
Derbyshire
S40 1TN

Unity Trust Bank Plc
4 Brindley Place
Birmingham
B1 2JB

Structure, governance and management

Governing Document

Derbyshire Districts Citizens Advice Bureau (trading as Citizens Advice Derbyshire Districts) is a company limited by guarantee, incorporated in the United Kingdom, and has obtained exemption with the Companies Act to dispense with the word Limited as part of its name.

The organisation is established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. It was formed by the merger on 1 April 2013 of Derbyshire Dales, Amber Valley & Erewash Citizens Advice Bureau Limited with High Peak Citizens Advice Bureau. The Memorandum and Articles were updated in 2023.

Objectives and activities

Aims and Objectives

The organisation's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but not limited to, for the benefit of the community in Amber Valley, Derbyshire Dales, Erewash, High Peak and surrounding areas.

Principal Activity

To establish, provide and assist in the provision of Citizens Advice services and outlets supplying a free, independent, confidential and impartial service of advice, information and counselling for the general public.

The service aims:

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

On 31 July 2024 Derbyshire Districts Citizens Advice Bureau ("CADD") effectively took control of Chesterfield Citizens Advice Bureau as part of a merger between the two organisations. Following a period of consultation and due diligence, the trustees approved the merger in order to ensure the continued provision of advice services in the Chesterfield area. The assets and liabilities of Chesterfield Citizens Advice Bureau were transferred to Derbyshire Districts Citizens Advice Bureau on the above date, in effect combining the two entities to create a larger and more substantial entity.

Public Benefit

Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the organisation and in planning the future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set and ensure services continue to be of benefit to the general public.

The service is run for, and open to, all members of the public. The stated objectives in the governing document are 'to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but not limited to, for the benefit of the community in Amber Valley, Derbyshire Dales, Erewash, High Peak and surrounding areas.'

Citizens Advice Derbyshire Districts meets these objectives in a number of ways.

- By ensuring that all members of the public have easy access to the service in different locations and also by telephone and webchat.
- By providing free, expert advice in most areas of the law and helping people to cope with the pressures and demands of life in the 21st century.
- By advertising the service to the public.
- By advising people about their rights and responsibilities.
- By assisting the poorer members of society about benefits due to them - see above (there is clear evidence that poor health is related to low income).
- By working with GPs to provide services in health settings (there is evidence that effective advice work intervention improves health outcomes).
- By assisting people with large and crippling debts, enabling them to pay for basics such as food and energy (there is a clear relationship between debt and mental health). Anecdotal evidence suggests that debt advice improves mental health.
- By preventing homelessness.
- By helping people to claim health related benefits.
- By helping to keep people in their jobs.
- By providing training and education to volunteers from the local community.
- By providing information to the general public through the media and other channels.
- By using the information gained from thousands of clients to influence and impose policies and practices that affect people's lives.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Objectives and activities *(continued)*

Day to day operations

Day to day responsibility for the delivery of the service to the community rests with the Chief Executive Officer and her team of 38 (2024: 32) full-time and 55 (2024: 52) part-time staff. A total of 93 (2024: 84) staff, 74.3 (2024: 66) average Full Time Equivalents, 77 (2024: 66) volunteers and 13 (2024: 10) trustees. The team includes two Senior Operations Managers, a Management Accountant, five Service Managers, three Training Officers, and advice centre-based Supervisors who not only manage day to day operations but also develop new advice services and campaigns, ensure service targets are met, liaise with contract providers, meet Citizens Advice quality standards, and most importantly support the volunteers and staff who are dealing directly with clients. The support provided includes individual supervision, training and update on new benefit and legal issues. Salaries for senior managers are reviewed every two years in line with policy for the organisation.

Governance - The Trustee Board

The organisation has a Trustee Board of up to 15 members who meet a minimum of four times a year and are responsible for the strategic direction and policy of the organisation. The members of the Trustee Board are charity trustees for the purposes of charity law and members and directors of the company for the purposes of company law. They guarantee to contribute an amount not exceeding £10 to the assets of the charitable company in the event of winding up. The total number of guarantees at 31 March 2025 was 14 (2024: 11). The Chief Executive Officer and Senior Operations Managers also attend Board meetings but have no voting rights. Occasionally other staff members will be requested to attend.

The Board launched a recruitment drive to attract new trustees to the Board. The Board continues to look for new trustees to increase the members to 15.

Trustee sub-committees have been established to consider specific aspects of governance in the areas of Finance, Human Resources and Service Delivery. Their roles, responsibilities and limits of authority have been clearly defined and provide a significant contribution to the overall governance of the organisation and its management. In addition to the sub-committees, working parties are also periodically established to deal with other issues such as Equity, Diversity and Inclusion, funding and Board recruitment.

Recruitment and Appointment of the Trustee Board

Under the requirements of the Memorandum and Articles of Association the elected members of the Trustee Board shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected for a further 3 years. Due to the nature of advisory services, the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. To enhance the pool of trustees, the organisation advertises for members of the community who would be willing to be considered for nomination and offer their own experience to assist the organisation.

Trustee Induction and Training

New trustees are provided with an induction pack which outlines their roles and responsibilities. Citizens Advice offer specialist training courses for new and existing Trustee Board members, as well as encouraging trustees to take part in local, regional and national forums.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Objectives and activities *(continued)*

Risk Management

The Trustee Board is also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The basis for this is a review of the major risks to which the organisation could be exposed.

This has been translated into a risk register which is updated and reviewed at quarterly board meetings. The plan identifies the major strategic risks that could affect CADD. This can be within or outside our control and can arise from events or circumstances relating to competition for funding, contracts with funders, local government restructuring, the service given to clients, staff and volunteers, reputational risk, finance, information technology and health and safety.

The register sets out internal controls and procedures which have been established to mitigate the identified risk and safeguard the organisation. The purpose of these controls is to manage the risk efficiently and effectively, having regard to the likelihood of risks being realised and the potential impact. They are designed to manage risk to a reasonable level rather than to eliminate the risk and are subject to periodic review and some independent checking in areas of highest risk. Maintenance of those controls is a joint responsibility of the Chief Executive Officer and The Board of Trustees. Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources during the year. The charity continues to seek to diversify its funding sources. The Trustees have recently reviewed and approved a new reserves policy to ensure that the organisation makes the best use of its resources whilst also protecting the organisation's future financial stability.

We were also pleased to have retained our Cyber Essentials Plus accreditation which puts us in a very strong position to protect against the risk of online security threats.

National Association of Citizens Advice Bureaux

Derbyshire Districts Citizens Advice Bureau (trading as Citizens Advice Derbyshire Districts) is a member of the National Association of Citizens Advice Bureaux (company number 01436945 and registered charity number 279057) which operates under the name of "Citizens Advice" and provides guidance, encouragement, training and support. Citizens Advice also ensures compliance by the organisation with the membership standards required to retain membership and operate as a Citizens Advice Bureau.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Objectives and activities *(continued)*

Clients and their needs

Once again, we have been very pleased to report that our quality of advice remains consistently high, and we have continued our above average performance. This is in the context of the increasing complexity of issues faced by our clients. CADD ensures that clients receive the quality advice they need in a timely manner. Money advice quality continues to score consistently high. Our way of working continues to evolve in line with changing demand and we remain an agile organisation who can quickly react to client needs without compromising on the quality of advice we deliver. Our recent merger with Chesterfield CAB means that we can offer our full range of services to a wider Derbyshire population.

The cost-of-living crisis has continued to have a major impact on our clients in this financial year. We are aware of the additional stresses they are under. This naturally has increased demand and, as a consequence, pressure on our staff. We have embedded energy advice across all of our services as this cost is an issue for many of our clients. We continue to analyse and monitor trends and regularly distribute impact reports to our stakeholders which include funders and local councillors and MPs. These serve both to highlight the issues our clients are facing and to show the impact our advice can have.

In our efforts to ensure we provide advice to difficult to reach clients, we have increased our outreach services in food banks and other community venues, opened a new outreach in prison delivering a mixture of generalist and money advice. We have delivered pop-up events in supermarkets in areas of high deprivation including Chesterfield, Amber Valley and Erewash. We have expanded our relationship with the British Deaf Association. We've also provided outreach services at locations supporting refugees and asylum seekers.

We continue to provide energy advice to our older clients, with recent efforts focusing on those who are unable to travel to our offices. Our older persons project is now operational in all of our districts, and it has a major impact on those clients served.

Service delivery

Clients seeking help consistently mention cost of living as a factor in approaching for advice. As in previous years, we are contacted by people who are claiming benefits for the first time. At the same time, we are helping clients who are transferring to Universal Credit for the first time as managed migration is rolled out across the area. For all clients dealt with by CADD, the average number of issues per client was 7.1, for local clients that was 10, highlighting the increasing complexity of cases dealt with by our advisers.

We have increased our provision of advice in outreach locations to ensure that we are reaching those clients in high areas of deprivation.

We have continued to focus on improving our Adviceline operation. Some of the focus has been on ensuring a smooth transition for the Chesterfield office. Even accounting for this, we answered 9.4% more calls in 2024/25. In 2025/26 we plan to pilot the use of an AI casenote automation tool, potentially freeing up adviser time to focus on more clients.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Objectives and activities *(continued)*

Our aim is to continue to resource our service in the best way to meet current need and to enable us to respond quickly to emerging trends. We will continue to improve our Adviceline offering whilst maintaining face to face services for the most vulnerable clients. We have standardised appointments across the organisation and outreach workers can take calls on advice line when there is a no show of a face to face client. This means that our service runs extremely efficiently and enables us to see as many people as we can in the time available. We recognise the impact of digital exclusion on some of the most vulnerable who will not be able to engage with digital advice offerings. We identify those whose needs are not currently being met and work to remove barriers to access, with the highest consideration to be given to vulnerable and/or marginalised people.

Our volunteers are highly skilled and are equipped to provide a more flexible service. They can offer face to face, telephone or virtual advice to clients and we continue to recruit and train multi-skilled advisers.

Our foodbank provision is an important service which reaches more vulnerable clients in their community whilst they are accessing other services. Our new prison outreach ensures that we can reach vulnerable clients and give them the advice they need on issues such as housing, benefits and Money Advice before they leave the prison setting.

The website enhances our digital offering. Clients can submit email queries. There is a special page for deaf clients with information on accessing advice and video guidance. In addition, generalist advice, money advice and Help to Claim (Universal Credit) advice can be provided via webchat.

We have extended our student volunteering programme with Nottingham University. We are appreciative of the work the students do and aim to continue this successful partnership. The Pension Wise Partnership has maintained the high-quality scores we have established and this is also being reflected in the other providers for which we retain quality responsibility.

Communications and Campaigns

We aim to highlight areas where we can see a trend which is having an adverse effect on a section of the population. Some of our successes in 2024 /2025 are set out below.

Citizens Advice was crucial in influencing the government to abolish the £90 Debt Relief Order fee from April 24. Our advisers worked tirelessly to provide critical evidence to support the abolishment of the fee. This highlights the extra value Citizens Advice brings to local communities on a wider scale.

We have campaigned on the reform of Statutory Sick pay, Healthy Start (where we identified that young mothers were underrepresented) and we also launched a successful Pension Credit campaign after the announcement of proposed changes to the Winter Fuel payment.

Locally we have also been campaigning for the implementation of our 'Council Tax Protocol'. This is an agreement between the local authority, enforcement agents and Citizens Advice to allow vulnerable people time to receive specialist money advice prior to enforcement action taking place and give them some breathing space to work with Citizens Advice to come up with an affordable payment plan. To date Erewash Borough Council and High Peak Borough Council have signed up to the protocol, we are hopeful that in the coming year Amber Valley Borough Council and Derbyshire Dales District Council will also sign up.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Objectives and activities *(continued)*

We continue to use pop-up events across the county in supermarkets, at stakeholder events and in the community to promote Citizens Advice Derbyshire Districts and emphasise the advice and income maximisation services available in response to the cost of living crisis. We circulated impact reports to all MPs, councils and stakeholders to ensure that they are aware of the rising need and also the positive effect our advice has on our clients. These regular reports clearly demonstrate the effect of our advice on clients and demonstrate clearly the value of our service to the local area.

Our social media campaigns are well planned to ensure that they are focussed to our client needs. This year we have run campaigns on carbon monoxide safety, scam awareness, employment rights, benefits awareness, rights when buying disability aids and how to report a hate crime. We have focussed on getting vulnerable clients signed up to the priority services register.

Our regular face to face workers meetings where staff and volunteers are kept up to date on latest developments have continued throughout the year. As part of our internal communications plan each team shares regular updates with staff and volunteers. The Research and Campaigns team meet six times per year. Staff and volunteers are encouraged to attend these meetings, particularly as they are ideally placed to identify emerging issues which can ultimately become campaigns.

Partnership working

Our GP project continues successfully and delivers services via GP surgeries and other outreach locations to our clients. We have increased our provision in foodbanks and other community venues, including a new prison outreach and a new money advice outreach in Long Eaton.

Our energy advice has been embedded across all of our services leading to an increase in funding from National Grid.

We have established a strong working relationship with the British Deaf Association and continue to look for opportunities and funding to expand our advice service to deaf and hard of hearing clients.

Our membership of the Derbyshire Hate Crime Practitioners Group (which includes the Derbyshire Multifaith team, Derbyshire LGBT+, Police and other diverse partners) see us submit a regular newsletter article. We also have representation within the Derby and Derbyshire Hate Crime Network.

During the year CADD played a pivotal role in setting up a new East Midlands forum for local citizens advice offices across the East Midlands to work together sharing ideas and best practices.

Sustainability

We are grateful to all of our funders for their continued support for our organisation. We rely on a number of funding sources and are happy to confirm that most of our major funders will continue into 2026 and beyond. We have maintained our core funding from local authorities. We have increased our funding from various sources for energy advice and have also secured funding in partnership with NE Derbyshire CA to provide Money Advice and financial capability to clients with mental health issues in the Chesterfield area. Help to claim funding has increased. Money Advice funding is confirmed until March 2028 and we are the best performing LCA in the East Midlands group. We were informed this year that Pension Wise funding will cease in 2026. We have considered the effect of this via contingency planning and are confident that the impact on the organisation will be minimal given the additional funding already in place for next year.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Objectives and activities *(continued)*

We are conscious that some sources of funding are likely to come up for renewal in 2025/26. We will put considerable senior resource into these bids and hope that we can be successful. We are however aware that increasing competition and a diminishing supply of funds particularly from local authorities will make this difficult task. We hope to be able to demonstrate the benefit of our ability to provide a holistic advice service.

We continue to look for opportunities to diversify our funding and look forward to working with new partners.

Culture

The Trustees are pleased to report that the organisation recently passed its external leadership and governance audit, yet again achieving low risk in all areas of operation.

The culture of the organisation is particularly strong, and we strive to ensure that this continues. We appreciate the dedication of our staff and volunteers. The positive responses received on our people management survey indicate both staff and volunteers find our organisation a good place to work and would recommend it to others. We are conscious that the additional pressure from our clients can have an effect on staff. We have provided bespoke training in personal resilience and dealing with angry clients to all staff. We have continued to develop our training offer ensuring the needs of both staff and volunteers feed into our organisational training plan. We have restructured the staff appraisal process. Quarterly meetings between supervisors and managers have helped to improve communication.

Equity, diversity and inclusion continues to be an important focus. Our EDI group continues to flourish, and the organisation been nationally recognised as an EDI champion. In addition to the Derbyshire LGBTQ+ accreditation awarded last year, we have now achieved Disability Confident Employer Level 2. In addition, all managers and supervisors have undertaken Mental Health First Aider certification. An EDI survey of staff and volunteers was conducted during the year. One of the areas of focus for the next year is to try to diversify the Trustee Board and an action plan has been drawn up to achieve this.

As an organisation we continue to demonstrate good or excellent leadership in all areas and compliance with the AQS Debt Advice Quality Framework. We have once again achieved the maximum scores in all assessment areas: governance, strategic business planning, risk management, financial management, people management, operational performance, partnership working, research and campaigns and equality leadership.

The trustees consider that the organisation is well placed to continue to provide advice in the traditional way to local clients but also to enhance its reputation as an adaptable, innovative organisation in delivering advice via other delivery channels to a wide range of clients on the many issues facing them in the current economy.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Achievements and performance

Citizens Advice Derbyshire Districts works to give people full knowledge of their rights and responsibilities by providing confidential, impartial advice that is free. In 2024/25 the organisation helped 24,192 (2024: 23,578) people deal with over 172,000 (2024: over 129,000) issues. This is an indication of the increasing number of issues and the complexity of those issues facing our clients. Benefit and debt problems continue to be the most frequent enquiries, with the total financial outcome achieved for clients in 2024/25 being £31,556,203 (2024: £28,361,552). Where possible the outcome, impact and benefits of the advice are quantified, and funders are informed quarterly via Impact reports. Whilst benefits and debt remain the two largest areas of enquiry the organisation also advised clients on financial services and capability issues, utilities (energy, gas and water) and housing problems. The organisation also undertakes campaigning and influencing work to reform policy, procedures or practices that impact negatively on the organisation's clients' lives.

The organisation operates from a number of locations across the districts including offices in Buxton, Glossop, Heanor, Ilkeston, Chesterfield and Matlock where advice sessions are offered and supported by the organisation's principal funders. These sessions are primarily staffed by the organisation's large and committed team of volunteers who give their time freely to help to deliver this vital service over the year. The organisation acknowledges their contribution, values it greatly and would like to thank them for their continued support.

The organisation also offers advice in the community by holding sessions at over 100 (2024: over 70) separate locations on an outreach basis. This is largely via their partnership with Derbyshire County Council to provide access to advice in GP Surgeries, community venues and separately funded projects aimed at local communities. Through all of our outreach services we have assisted over 9,400 clients (2024: over 7,400) with over 79,300 (2024: over 43,600) separate issues in 2024/25. More recently our outreach work has expanded to include sessions at foodbanks and libraries. These sessions enable us to work directly within the community in the more isolated areas of our districts, ensuring we reach the most vulnerable clients.

The organisation's telephone Adviceline, open daily from 9.00am to 4.00pm, serves the whole of the organisation's districts and acts as a gateway into our service for clients needing face to face advice from generalist advisers or specialist caseworkers. In 2024/25 the organisation has handled over 18,000 (2024: over 16,400) calls via this service. We also offer advice via email and webchat services.

The organisation is funded by the Money and Pensions Service, High Peak Borough Council, Derbyshire Dales District Council, Erewash Borough Council and Amber Valley Borough Council to provide specialist money advice and casework services. These services operate across the district and provide ongoing support and specialist help to those in debt. Funding has also been provided by National Grid and Cadent to provide energy advice aimed at helping people with their energy bills and tackling fuel poverty.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Financial review

In common with many charities, the funding climate remains tough and uncertain, and the organisation is faced with increased calls on its services. The Trustee Board is keen to ensure that the organisation remains financially stable and there is no significant reduction in services. It therefore strives to set budgets based on known funding and expenditure while keeping sufficient reserves available to help the organisation cope with unexpected changes in funding. The trustees monitor performance looking at our actual outturn, taking into consideration the current economic climate and its impact on our income and outgoings. This position is kept under constant review. As part of the risk management process the senior management team consider the effect of any potential loss of funding and what contingency measures might need to be taken to deal with the consequential impact on the organisation. The organisation currently has a strong cash flow, sufficient reserves, a good relationship with our funders and a proven ability to secure new funding streams.

We have reached the conclusion that there is a reasonable expectation that we have sufficient resources to continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements and have therefore adopted the going concern basis of preparation.

The financial statements for the year to 31 March 2025 show a surplus of £381,270. Of the above surplus, £389,356 related to the transfer of assets and liabilities from Chesterfield Citizens Advice Bureau at fair value, including a contribution of £491,445 of bank balances and £14,492 of fixed assets.

Balance Sheet Resources

The organisation continues to enjoy a healthy cash position, with £1,410,019 cash at bank and in hand at 31 March 2025. This is more than enough to pay creditors when they fall due of £365,305 at 31 March 2025. Reserves as at 31 March 2025 stood at £1,209,256.

Principal Sources of Funding

Funding of core services is by way of grant funding from Derbyshire Dales District Council, Chesterfield Borough Council High Peak Borough Council, a three-year service level agreement with Amber Valley Borough Council, a three-year service level agreement with Erewash Borough Council; an annual agreement with Belper Town Council and in-kind contributions from the Heanor and Loscoe Town Council.

The organisation also received funding from the Money and Pensions Service, High Peak Borough Council, Derbyshire Dales District Council and Amber Valley Borough Council to continue to provide debt and money advice.

Derbyshire County Council awarded Citizens Advice Derbyshire Districts the lead partner role in the PHAS contract which runs from 1 October 2023 to 30 September 2026. We have also been awarded funding to work in conjunction with Vita Health to provide advice.

Investment Policy

In order to maximise income, surplus funds (until needed for expenditure) are retained in interest-bearing accounts. The Board of Trustees have established a policy which enables fixed term investments to be made at higher interest rates. These investments are over periods not exceeding 12 months and are regularly reviewed by the Finance Sub-committee.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Financial review *(continued)*

Reserves Policy

The Trustees review the reserves each year. The purpose of this is to ensure that reserves held are in accordance with the policy and that the balances are at the right level for the organisation. The Trustee Board has examined the organisation's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the value of financial reserves should take into consideration (where relevant):

- The protection of staff from the effect of a part or total reduction in the provision of organisation services, for pay in lieu of notice and redundancy pay.
- Holding sufficient funds to cover contractual obligations to suppliers in the event of closure.
- Reserves for the continuation of the core service in the event of disruptions to funding streams, unbudgeted but necessary expenditure and initial investment to get new projects off the ground.

Citizens Advice Derbyshire Districts is currently dependent on core funding from local authorities to sustain its activities, as project and earned income alone would not allow the organisation to continue operating.

To mitigate the impact of a major loss of funding the board has agreed to keep a minimum level of financial reserves to cover the costs of restructuring and, if necessary, downsizing the charity.

Estimated shutdown costs consist of

- Personnel costs in the event of closure**: £396,059.
- Contractual liabilities and associated costs in the event of long-term underfunding/short-term continuation: £165,260.

Giving a total of estimated shutdown costs of £561,319.

** An allocation for payment in lieu of notice is not included in the redundancy calculations as this would be taken from salaries in the operational budget.

The Trustees have always considered that having at least a full three months' costs in reserves to meet any unforeseen expenditure or loss of funding is sufficient. This means that in the extremely unlikely event of all our funding ceasing at the same time we could keep the organisation running whilst we look for other sources of funding. However, CADD has implemented a growth strategy which ultimately aims to increase our funding year on year. As operating income increases so do running costs, which means the figure needed for 3 months running costs in reserves also increases. Some funders have asked for three months costs plus the costs for the project. The Trustees consider that holding a larger reserves balance gives us flexibility to continue with our growth strategy and seek out and bid for larger funding opportunities at both regional and national levels. For 2024/25 this level has been set at £1,000,000. The Trustees will continue to review this policy on an annual basis to ensure that it is still fit for purpose.

After consideration, the Trustees consider that the above investment policies and current reserves are adequate for the purposes mentioned above. This position and the reserves policy will be reviewed by the Trustee board as a minimum once a year.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Plans for future periods

The Board sets the strategic direction in the form of our organisational strategy every three years. The leadership team undertakes an annual planning cycle in the form of an organisational business plan which tracks the operational performance and progress against the strategic objectives set out in the strategy. We have a strategic plan for 2024 to 2027. The financial year 2025/26 will see the organisation focus on providing a high-quality service at a scale and intensity proportionate to need. We will continue to drive performance through Adviceline whilst providing targeted face to face support for the most vulnerable clients. We will review our core service model to ensure our resources are matched to the needs of our clients. This will include exploring new technologies including AI to drive efficiencies. We will continue to ensure that vulnerable and digitally excluded clients can access our service in a way that works for them.

We will focus on ensuring our funding base allows us to provide core advice services and more targeted support. We will engage with our current stakeholders and collaborate with new partners to enable us to capitalise on local, regional and national funding opportunities. We will cultivate networking opportunities that present an opportunity for future funding both local and regional.

We will focus on the continued wellbeing of our staff and volunteers and on the continued implementation of our EDI plan. Our aim is to make CADD as inclusive and representative as possible across all areas of the organisation.

We consider that an increased focus on regional relationships will play an important part in the development of the organisation over the next few years. To maintain the high standard of service that Citizens Advice provides free to its clients it is clear that we need to look at how best we can work together to achieve this. We will continue working closely with other LCAs to build stronger regional alliances. This will include being responsive to any developments on devolution in Derbyshire and the surrounding areas.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Disclosure of information to auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 20/8/2025 and signed on behalf of the board of trustees by:



Dorcas Bunton
Chair of Trustees

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau

Year ended 31 March 2025

Opinion

We have audited the financial statements of Derbyshire Districts Citizens Advice Bureau (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charity's affairs as at 31 March 2025 and of its 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;
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charity 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 charity'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.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau (continued)

Year ended 31 March 2025

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2025

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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 my 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.

Auditor's responsibilities for detecting irregularities, including fraud

The objectives of our audit are: to identify and assess the risks of material misstatement of the financial statements due to fraud or error; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud or error; and to respond appropriately to those risks. Owing to the inherent limitations of an audit, there is an unavoidable risk that material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of the legal and regulatory frameworks applicable to the charity and the sector in which they operate. We determined that the following laws and regulations were most significant; the Companies Act 2006, the Charities SORP (FRS 102) and UK corporate taxation law.
- We obtained an understanding of how the charity is complying with those legal and regulatory frameworks by making inquiries to relevant members of the management team. We corroborated our inquiries through our review of board minutes (where applicable) and inquiry into legal fees incurred in the year.
- We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:
 - Identifying the controls management has in place to prevent and detect fraud and assessing the operation of these controls

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2025

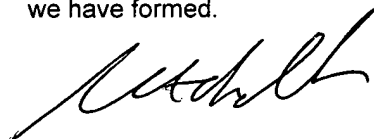
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process
- Identifying and testing journal entries, in particular any journal entries that were large or unusual in nature
- Assessing the extent of compliance with the relevant laws and regulations governing the charity and the sector it operates within. This included a review of any potential breaches during and since the year end; and
- Challenging assumptions and judgements made by management in its significant accounting estimates.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements the less likely we would become aware of it. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error as fraud may involve deliberate concealment by, for example, forgery, intentional misrepresentations or collusion.

A further description of our responsibilities is available 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 members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Andrew McDaid BFP FCA (Senior Statutory Auditor)

For and on behalf of
MCABA Limited t/a Mitchells
Chartered Accountants & Statutory Auditor
91-97 Saltergate
Chesterfield
Derbyshire
S40 1LA

Date: 20/08/2025

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

		2025	2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	397,593	–	397,593	1,313
Charitable activities	6	633,096	3,169,123	3,802,219	2,906,857
Investment income	7	19,800	–	19,800	8,386
Other income	8	1,438	–	1,438	8,208
Total income		<u>1,051,927</u>	<u>3,169,123</u>	<u>4,221,050</u>	<u>2,924,764</u>
Expenditure					
Expenditure on charitable activities	9	(661,470)	(3,178,310)	(3,839,780)	(2,991,697)
Total expenditure		<u>(661,470)</u>	<u>(3,178,310)</u>	<u>(3,839,780)</u>	<u>(2,991,697)</u>
Net income/(expenditure)		<u>390,457</u>	<u>(9,187)</u>	<u>381,270</u>	<u>(66,933)</u>
Transfers between funds		(9,187)	9,187	–	–
Net movement in funds		<u>381,270</u>	<u>–</u>	<u>381,270</u>	<u>(66,933)</u>
Reconciliation of funds					
Total funds brought forward		827,986	–	827,986	894,919
Total funds carried forward		<u>1,209,256</u>	<u>–</u>	<u>1,209,256</u>	<u>827,986</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 22 to 34 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2025

	Note	2025 £	£	2024 £
Fixed assets				
Tangible fixed assets	15		53,261	36,169
Current assets				
Debtors	16	111,281		169,746
Cash at bank and in hand		<u>1,410,019</u>		<u>1,033,153</u>
		1,521,300		1,202,899
Creditors: amounts falling due within one year	17	<u>(365,305)</u>		<u>(411,082)</u>
Net current assets			<u>1,155,995</u>	<u>791,817</u>
Total assets less current liabilities			<u>1,209,256</u>	<u>827,986</u>
Net assets			<u>1,209,256</u>	<u>827,986</u>
Funds of the charity				
Restricted funds	20		-	-
Unrestricted funds	20		<u>1,209,256</u>	<u>827,986</u>
Total charity funds			<u>1,209,256</u>	<u>827,986</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on

20/8/2025 and are signed on behalf of the board by:



Dorcas Bunton
Chair of Trustees

The notes on pages 22 to 34 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income/(expenditure)	381,270	(66,933)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	37,946	44,927
Dividends, interest and rents from investments	(19,800)	(8,386)
Interest payable and similar charges	722	499
<i>Changes in:</i>		
Trade and other debtors	89,738	(19,044)
Trade and other creditors	(77,050)	151,753
Cash generated from operations	412,826	102,816
Interest paid	(722)	(499)
Net cash from operating activities	<u>412,104</u>	<u>102,317</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	19,800	8,386
Purchase of tangible assets	(55,038)	(39,746)
Net cash used in investing activities	<u>(35,238)</u>	<u>(31,360)</u>
Net increase in cash and cash equivalents	376,866	70,957
Cash and cash equivalents at beginning of year	<u>1,033,153</u>	<u>962,196</u>
Cash and cash equivalents at end of year	<u>1,410,019</u>	<u>1,033,153</u>

The notes on pages 22 to 34 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 26 Spring Gardens, Buxton, Derbyshire, SK17 6DE.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

The charity meets the definition of a public benefit entity under FRS 102.

Going concern

The Trustees are of the opinion that the charity can continue to meet its obligations as they fall due for the foreseeable future due to the current level of financial reserves and expectations of future income. As a consequence, the Trustees have prepared the financial statements on the going concern basis.

Judgements and key sources of estimation uncertainty

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. The trustees do not consider there to be any estimates or associated assumptions that would give rise to a significant risk of causing a material misstatement in the carrying values of assets and liabilities in these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes and general objectives. Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure imposed by the donors or which have been raised by the charity for a particular purpose. The costs of raising and administering such funds are charged against the specific fund. The aims and use of each restricted fund is set out in the notes to the financial statements. Where any restricted funds are in surplus, any such surplus is either carried forward or transferred to unrestricted funds in accordance with the underlying grant agreement or as indicated by the grant funder.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

The following specific policies are applied to particular categories of income:

- Income from donations is recognised when the donation is received.
- Income from donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers. The use of properties occupied by the charity at Heanor and New Mills are donated in full or in part to the charity.
- Investment income is included when it becomes receivable.
- Grant income is recognised when the charity becomes unconditionally entitled to that income. Where entitlement to grant income is subject to performance-related or other conditions, income is recognised in the Statement of Financial Activities in line with the achievement of performance and satisfaction of those conditions.

Where grant income is subject to a potential clawback provision, any such provisions included in the financial statements are based on the amounts that are repayable under the terms of underlying grant agreements.

Transfer of Chesterfield Citizens Advice Bureau

Assets and liabilities have been received by the charity by way of a combination that is in substance a gift. The transferred assets are measured at fair value and recognised in the balance sheet at the point when risks and rewards of ownership pass to the charity. An amount of income is recognised within donations and legacies income which is equal to the net assets acquired.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under the headings in the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events and non-charitable trading activities.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity that are necessary to support those activities.
- Governance costs include those associated with meeting the constitutional and statutory requirements of the charity and include statutory audit fees and costs linked to the strategic management of the charity.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories within the Statement of Financial Activities reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight-line basis over the period of the lease.

Tangible assets

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses.

The trustees continue to operate a policy of not capitalising individual items of equipment costing less than £2,000 where the application of this policy does not materially misstate the financial statements.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold improvements	-	10% straight line
Fixtures and fittings	-	33% straight line
Office equipment	-	20% and 33.3% Straight line

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date. For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs.

Financial instruments

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised as such in the statement of financial activities.

Pensions

The charity operates a defined contribution pension scheme, the assets of which are held separately from those of the charity. Contributions payable for the year are shown within the statement of financial activities.

Termination benefits

Redundancy and termination benefits are recognised as an expense in the Statement of Financial Activities and as a liability in the Statement of Financial Position when the charity has a firm commitment to terminate employment, evidenced by a detailed, irreversible plan communicated to those affected and where the charity cannot realistically withdraw from it.

4. Limited by guarantee

The charity is limited by guarantee and in the event of it being wound up every member is liable to contribute a sum not exceeding £10. There are no shares of any class, either authorised or allotted.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations	8,237	8,237	1,313	1,313
Transfer of Chesterfield Citizens Advice Bureau	389,356	389,356	—	—
	<u>397,593</u>	<u>397,593</u>	<u>1,313</u>	<u>1,313</u>

On 31 July 2024 the assets and liabilities of Chesterfield Citizens Advice Bureau transferred at their fair value and were recognised in the balance sheet under appropriate headings with the above corresponding net amount recognised as a donation. The transfer was accounted for as a combination that is in substance a gift.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Pension Wise	–	644,654	644,654
Money Advice Services /Leicester Money Advice	–	219,068	219,068
Derbyshire Dales District Council (Debt Project)	33,500	–	33,500
Belper Town Council	16,100	–	16,100
High Peak Borough Council	75,000	–	75,000
Erewash Borough Council	59,592	–	59,592
Derbyshire Dales District Council	23,285	–	23,285
Amber Valley Borough Council	127,400	–	127,400
Bare Necessities Glossopdale Food Bank	–	5,299	5,299
Chinley Outreach Session	–	1,200	1,200
Ripley Town Council	8,900	–	8,900
Citizens Advice - Help to claim	–	197,892	197,892
National Grid - Power Up GP Project	8,408	–	8,408
National Grid - Power Up Smart/East Midlands	249,197	–	249,197
Energy Advice Programme	–	38,525	38,525
Big Kirkhallam	–	7,998	7,998
EVA Erewash Stopping the Start Project	–	4,166	4,166
EVA Hope Community Cafe Advice & Support	–	4,500	4,500
HMP Sudbury Advice service	–	4,781	4,781
Hope for Belper	–	8,488	8,488
Marches Energy	–	20,000	20,000
Chesterfield Borough Council	28,047	–	28,047
Derbyshire Community Health Services	–	62,332	62,332
CitA Core Service Funding	–	41,500	41,500
Long Eaton & Sawley Foodbank	–	16,526	16,526
LCA Champion - Energy Outreach Project	–	–	–
Energy Outreach Project	–	22,750	22,750
Cadent	–	188,175	188,175
Public Health Advisory Service	3,667	1,199,900	1,203,567
Public Health Advisory Service Containment	–	305,625	305,625
Amber Valley Public Health Locality	–	7,545	7,545
Suicide Prevention	–	51,254	51,254
Trussell Trust Foodbank	–	29,806	29,806
Cadent Energy Caseworker Project	–	46,173	46,173
Amber Valley Additional Energy Advice	–	18,000	18,000
British Deaf Association	–	1,666	1,666
Erewash Young Peoples Financial Wellbeing Project	–	20,000	20,000
Furniss Vale Advice Sessions	–	1,300	1,300
	<u>633,096</u>	<u>3,169,123</u>	<u>3,802,219</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Pension Wise	–	654,617	654,617
Money Advice Services /Leicester Money Advice	–	183,617	183,617
Derbyshire Dales District Council (Debt Project)	33,500	–	33,500
Belper Town Council	16,100	–	16,100
High Peak Borough Council	75,000	–	75,000
Erewash Borough Council	59,592	–	59,592
Derbyshire Dales District Council	23,285	–	23,285
Derbyshire County Council (Wellness Hubs)	75,466	–	75,466
Derbyshire County Council (GP Project)	225,420	–	225,420
Amber Valley Borough Council	102,440	–	102,440
Bare Necessities Glossopdale Food Bank	–	5,000	5,000
Big Energy Saving Network	–	2,981	2,981
Chinley Outreach Session	–	650	650
Ripley Town Council	8,722	–	8,722
Citizens Advice - Help to claim	–	134,972	134,972
National Grid - Smart & Low Carbon Technologies Advice Programme	25,000	–	25,000
National Grid - Power Up GP Project	22,000	–	22,000
National Grid - Power Up Smart/East Midlands Energy Advice Programme	152,975	–	152,975
Big Kirkhallam	–	21,425	21,425
DCC Containment Fund	–	8,079	8,079
Derbyshire Community Health Services	42,438	–	42,438
Derbyshire County Council Foodbank Advisory	–	65,570	65,570
CitA Cost of Living	–	9,800	9,800
CitA Core Service Funding	–	15,000	15,000
Friends of Hurst Farm	–	31,125	31,125
Long Eaton & Sawley Foodbank	–	8,400	8,400
LCA Champion - Energy Outreach Project	–	12,742	12,742
Energy Outreach Project	–	5,251	5,251
Cadent	–	12,976	12,976
Public Health Advisory Service	–	96,158	96,158
Public Health Advisory Service Containment	5,333	599,950	605,283
Amber Valley Public Health Locality	–	167,500	167,500
	–	3,773	3,773
	<u>867,271</u>	<u>2,039,586</u>	<u>2,906,857</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

6. Charitable activities *(continued)*

Grant funding for advice services expended in the year included the following projects:

General Advice Services

Funding awarded by Amber Valley Borough Council, Erewash Borough Council, Derbyshire Dales District Council, Chesterfield Borough Council, High Peak Borough Council, Belper Town Council and Ripley Town Council to provide general advice services for the local communities.

Money Advice

Funding from the Money Advice Service has been supplemented by continued funding from Amber Valley Borough Council, High Peak Borough Council and Derbyshire Dales District Council to enable the bureaux to provide debt and money advice to a wide range of clients.

Public Health Advisory Services

Funding was awarded by Derbyshire County Council to provide advice to targeted individuals (those living with or at risk of developing a long-term health condition), at specific locations, on a range of social and financial issues.

Pension Wise

This project commenced in January 2015 to give pension guidance to individuals over 50.

Energy Advice

Small grant funding has been received from National Citizens Advice to deliver energy related advice to local clients and energy related training to frontline workers across the East Midlands.

Funding has been received from National Grid Energy Distribution (formerly Western Power Distribution) to provide tailored energy and income maximisation advice to vulnerable people on their priority services register.

Funding has been received from Cadent Gas to provide income maximisation and wider advice for existing Cadent customers of pensionable age.

Universal Credit

Funding has been received as part of the "Help to Claim" service, designed to support people in the early stages of their Universal credit claim, helping them through to their first payment.

Derbyshire Community Health Services

Funding was granted by Derbyshire County Council to offer support and advocacy to referred patients and their families on a range of social, legal and financial issues within Derbyshire, excluding Derby City.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

6. Charitable activities *(continued)*

Cost of Living

Funding has been received from National Citizens Advice to support clients through the cost-of-living crisis.

Remote Service Delivery

Funding has been received from National Citizens Advice to enable the additional remote delivery of advice to clients via phone, chat, email and/or video.

Foodbank Advisory

Funding has been received from Derbyshire County Council and Long Eaton & Sawley Foodbank to provide income maximisation advice to those using foodbanks.

7. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Short term deposits	<u>19,800</u>	<u>19,800</u>	<u>8,386</u>	<u>8,386</u>

8. Other income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Other income	<u>1,438</u>	<u>1,438</u>	<u>8,208</u>	<u>8,208</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Advice Service	543,467	2,974,588	3,518,055
Support costs (Note 10)	118,003	203,722	321,725
	<u>661,470</u>	<u>3,178,310</u>	<u>3,839,780</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Advice Service	807,111	1,914,279	2,721,390
Support costs (Note 10)	145,000	125,307	270,307
	<u>952,111</u>	<u>2,039,586</u>	<u>2,991,697</u>

10. Analysis of support costs

	Advice services £	Total 2025 £	Total 2024 £
Premises	128,446	128,446	92,648
Communications and IT	149,783	149,783	128,532
General office	7,865	7,865	21,535
Governance costs	35,631	35,631	27,592
	<u>321,725</u>	<u>321,725</u>	<u>270,307</u>

11. Taxation

The whole of the company's income is exempt from taxation and is used entirely for charitable purposes and therefore no tax charge has been provided for in these accounts.

12. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	37,946	44,927
Fees payable for the audit of the financial statements	<u>21,540</u>	<u>14,185</u>

Fees payable in respect of non-audit services provided by the statutory auditor amounted to £3,600 (2024: £3,000).

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	2,246,154	1,711,699
Social security costs	190,272	141,079
Employer contributions to pension plans	124,576	96,623
	<u>2,561,002</u>	<u>1,949,401</u>

During the year the company entered into settlement agreements with a small number of employees who accepted redundancy following the merger with Chesterfield Citizens Advice Bureau. As a result of these agreements, termination payment liabilities to those employees amounting to £39,347 (2024: £ nil) arose during the year and were fully settled.

The average head count of employees during the year was 93 (2024: 80).

The number of employees to whom retirement benefits were accruing under a defined contribution scheme during the year was 91 (2024: 81).

The number of employees whose remuneration for the year fell within the following bands, were:

	2025	2024
	No.	No.
£60,000 to £69,999	<u>1</u>	<u>-</u>

Key Management Personnel

The key management personnel of the charity consist of the Chief Executive Officer and Senior Operations Managers, as listed on page 1. The total employee benefits (including employer pension contributions) of the key management personnel of the charity were £172,903 (2024: £158,129).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity were received by the trustees in either the current or comparative period.

During the year expenses totalling £345 (2024: £472) were reimbursed to three trustees (2024: three trustees) in respect of expenses incurred in carrying out their duties as trustees.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

15. Tangible fixed assets

	Fixtures and fittings £	Office Equipment £	Total £
Cost			
At 1 April 2024	–	193,910	193,910
Additions	5,970	49,068	55,038
Disposals	–	(64,769)	(64,769)
At 31 March 2025	<u>5,970</u>	<u>178,209</u>	<u>184,179</u>
Depreciation			
At 1 April 2024	–	157,741	157,741
Charge for the year	1,990	35,956	37,946
Disposals	–	(64,769)	(64,769)
At 31 March 2025	<u>1,990</u>	<u>128,928</u>	<u>130,918</u>
Carrying amount			
At 31 March 2025	<u>3,980</u>	<u>49,281</u>	<u>53,261</u>
At 31 March 2024	<u>–</u>	<u>36,169</u>	<u>36,169</u>

16. Debtors

	2025 £	2024 £
Prepayments and accrued income	111,281	57,435
Other debtors	–	112,311
	<u>111,281</u>	<u>169,746</u>

17. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	207,934	301,130
Social security and other taxes	78,546	62,870
Other creditors	78,825	47,082
	<u>365,305</u>	<u>411,082</u>

18. Deferred income

	2025 £	2024 £
At 1 April 2024	245,833	46,436
Amount released to income	(245,833)	(46,436)
Amount deferred in year	112,288	245,833
At 31 March 2025	<u>112,288</u>	<u>245,833</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

19. Pensions and other post-retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £124,576 (2024: £96,623).

20. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
General funds	827,986	1,051,927	(661,470)	(9,187)	1,209,256

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
General funds	894,919	885,178	(952,111)	–	827,986

The general fund represents funds that management are free to utilise in furtherance of the charity's objectives.

Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Pension Wise	–	644,654	(644,654)	–	–
Public Health Advisory Service	–	1,505,525	(1,505,525)	–	–
Other restricted funds	–	1,018,944	(1,028,131)	9,187	–
	–	3,169,123	(3,178,310)	9,187	–

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Pension Wise	–	654,617	(654,617)	–	–
Public Health Advisory Service	–	767,450	(767,450)	–	–
Other restricted funds	–	617,519	(617,519)	–	–
	–	2,039,586	(2,039,586)	–	–

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

21. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2025
	£	£
Tangible fixed assets	53,261	53,261
Current assets	1,521,300	1,521,300
Creditors less than 1 year	(365,305)	(365,305)
Net assets	<u>1,209,256</u>	<u>1,209,256</u>
	Unrestricted Funds	Total Funds 2024
	£	£
Tangible fixed assets	36,169	36,169
Current assets	1,202,899	1,202,899
Creditors less than 1 year	(411,082)	(411,082)
Net assets	<u>827,986</u>	<u>827,986</u>

22. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	<u>1,033,153</u>	<u>376,866</u>	<u>1,410,019</u>

23. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025	2024
	£	£
Not later than 1 year	32,001	21,582
Later than 1 year and not later than 5 years	35,360	752
	<u>67,361</u>	<u>22,334</u>

24. Related parties

There are no related party transactions which require disclosure in the financial statements.

DERBYSHIRE DISTRICTS CITIZENS ADVICE BUREAU

England & Wales - Charity number 1094369

Accounts

COMPANY REGISTRATION NUMBER: 04429840
CHARITY REGISTRATION NUMBER: 1094369

Derbyshire Districts Citizens Advice Bureau
Company Limited by Guarantee
Financial Statements
31 March 2024

MCABA Limited t/a Mitchells
Chartered accountants & Statutory Auditor
91-97 Saltergate
Chesterfield
Derbyshire
S40 1LA

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2024

	Pages
Trustees' annual report (incorporating the director's report)	1 to 13
Independent auditor's report to the members	14 to 17
Statement of financial activities (including income and expenditure account)	18
Statement of financial position	19
Statement of cash flows	20
Notes to the financial statements	21 to 33
The following pages do not form part of the financial statements	
Detailed statement of financial activities	35 to 37

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2024

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2024.

Reference and administrative details

Registered charity name	Derbyshire Districts Citizens Advice Bureau	
Charity registration number	1094369	
Company registration number	04429840	
Principal office	Town Hall Bank Road Matlock DE4 3NN	
Registered office	26 Spring Gardens Buxton Derbyshire SK17 6DE	
The trustees	Susan Campbell Anthony McIlveen Elaine Michel Linda Syson-Nibbs Terri Jones Nigel Smith Elizabeth Evans Dorcas Bunton Claire Cadogan Benjamin Green Sally MacIntyre Susan Allard Steven Watt Julie Hirst	(Resigned 13 December 2023) (Resigned 13 December 2023) (Resigned 13 December 2023) (Resigned 1 May 2024) (Appointed 28 June 2023)
Chief officer	Chloe Doxey	
Senior operations managers	Melanie Mallinson, Robert Southwell, Jo Taylor	
Company secretary	Chloe Doxey	
Auditor	MCABA Limited t/a Mitchells Chartered Accountants & Statutory Auditor 91-97 Saltergate Chesterfield Derbyshire	
Bankers	HSBC Bank Plc Market Place Chesterfield Derbyshire S40 1TN	Unity Trust Bank Plc 4 Brindley Place Birmingham B1 2JB

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Structure, governance and management

Governing Document

Derbyshire Districts Citizens Advice Bureau (trading as Citizens Advice Derbyshire Districts) is a company limited by guarantee, incorporated in the United Kingdom, and has obtained exemption with the Companies Act to dispense with the word Limited as part of its name.

The organisation is established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. It was formed by the merger on 1 April 2013 of Derbyshire Dales, Amber Valley & Erewash Citizens Advice Bureau Limited with High Peak Citizens Advice Bureau. The Memorandum and Articles were updated in 2023.

Objectives and activities

Aims and Objectives

The organisation's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but not limited to, for the benefit of the community in Amber Valley, Derbyshire Dales, Erewash, High Peak and surrounding areas.

Principal Activity

To establish, provide and assist in the provision of Citizens Advice services and outlets supplying a free, independent, confidential and impartial service of advice, information and counselling for the general public.

The service aims:

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Public Benefit

Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the organisation and in planning the future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set and ensure services continue to be of benefit to the general public.

The service is run for, and open to, all members of the public. The stated objectives in the governing document are 'to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but not limited to, for the benefit of the community in Amber Valley, Derbyshire Dales, Erewash, High Peak and surrounding areas.'

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Objectives and activities *(continued)*

Public Benefit *(continued)*

Citizens Advice Derbyshire Districts meets these objectives in a number of ways.

- By ensuring that all members of the public have easy access to the service in different locations and also by telephone and webchat.
- By providing free, expert advice in most areas of the law and helping people to cope with the pressures and demands of life in the 21st century.
- By advertising the service to the public.
- By advising people about their rights and responsibilities.
- By assisting the poorer members of society about benefits due to them - see above (there is clear evidence that poor health is related to low income).
- By working with GPs to provide services in health settings (there is evidence that effective advice work intervention improves health outcomes).
- By assisting people with large and crippling debts, enabling them to pay for basics such as food and energy (there is a clear relationship between debt and mental health). Anecdotal evidence suggests that debt advice improves mental health.
- By preventing homelessness.
- By helping people to claim health related benefits.
- By helping to keep people in their jobs.
- By providing training and education to volunteers from the local community.
- By providing information to the general public through the media and other channels.
- By using the information gained from thousands of clients to influence and impose policies and practices that affect people's lives.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Objectives and activities *(continued)*

Day to day operations

Day to day responsibility for the delivery of the service to the community rests with the Chief Officer and her team of 32 full-time and 52 part-time staff (total 84 staff), 66.9 average Full Time Equivalents, 66 volunteers and 10 trustees. The team includes two Senior Operations Managers, a Management Accountant, five Service Managers, three Training Officers, and advice centre-based Supervisors who not only manage day to day operations but also develop new advice services and campaigns, ensure service targets are met, liaise with contract providers, meet Citizens Advice quality standards, and most importantly support the volunteers and staff who are dealing directly with clients. The support provided includes individual supervision, training and update on new benefit and legal issues. Salaries for senior managers are reviewed annually in line with policy for the organisation.

Governance - The Trustee Board

The organisation has a Trustee Board of up to 15 members who meet a minimum of four times a year and are responsible for the strategic direction and policy of the organisation. The members of the Trustee Board are charity trustees for the purposes of charity law and members and directors of the company for the purposes of company law. They guarantee to contribute an amount not exceeding £10 to the assets of the charitable company in the event of winding up. The total number of guarantees at 31 March 2024 was 11 (2023: 13). The Chief Officer and Senior Operations Managers also attend Board meetings but have no voting rights. Occasionally other staff members will be requested to attend.

The Board launched a recruitment drive to attract new trustees to the Board. The Board continues to look for new trustees to increase the members to 15.

Trustee sub-committees have been established to consider specific aspects of governance in the areas of Finance, Human Resources and Service Delivery. Their roles, responsibilities and limits of authority have been clearly defined and provide a significant contribution to the overall governance of the organisation and its management. In addition to the sub-committees, working parties are also periodically established to deal with other issues such as Equity, Diversity and Inclusion, funding and Board recruitment.

Recruitment and Appointment of the Trustee Board

Under the requirements of the Memorandum and Articles of Association the elected members of the Trustee Board shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected for a further 3 years. Due to the nature of advisory services, the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. To enhance the pool of trustees, the organisation advertises for members of the community who would be willing to be considered for nomination and offer their own experience to assist the organisation.

Trustee Induction and Training

New trustees are provided with an induction pack which outlines their roles and responsibilities. Citizens Advice offer specialist training courses for new and existing Trustee Board members, as well as encouraging trustees to take part in local, regional and national forums.

Risk Management

The Trustee Board is also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The basis for this is a review of the major risks to which the organisation could be exposed.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Objectives and activities *(continued)*

Risk Management *(continued)*

This has been translated into a risk register which is updated and reviewed at board meetings. The plan identifies risks that can arise from events or circumstances relating to strategy and contracts with funders, the service given to clients, staff and volunteers, finance and information technology. The register sets out internal controls and procedures which have been established to mitigate the identified risk and safeguard the organisation. The purpose of these controls is to manage the risk efficiently and effectively, having regard to the likelihood of risks being realised and the potential impact. They are designed to manage risk to a reasonable level rather than to eliminate the risk and are subject to periodic review and some independent checking in areas of highest risk. Maintenance of those controls is a joint responsibility of the Chief Officer and The Board of Trustees. Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources during the year. The charity continues to seek to diversify its funding sources. The Trustees have also approved a new reserves policy to ensure that the organisation makes the best use of its resources whilst also protecting the organisation's future financial stability.

We were also pleased to have renewed our Cyber Essentials Plus accreditation which puts us in a very strong position to protect against the risk of online security threats.

National Association of Citizens Advice Bureaux

Derbyshire Districts Citizens Advice Bureau (trading as Citizens Advice Derbyshire Districts) is a member of the National Association of Citizens Advice Bureaux (company number 01436945 and registered charity number 279057) which operates under the name of "Citizens Advice" and provides guidance, encouragement, training and support. Citizens Advice also ensures compliance by the organisation with the membership standards required to retain membership and operate as a Citizens Advice Bureau.

Clients and their needs

Once again, we have been very pleased to report that our quality of advice remains consistently high. Our organisation ensures that clients receive the quality advice they need in a timely manner. Money advice quality continues to score consistently high. Our way of working continues to evolve in line with changing demand and we remain an agile organisation who can quickly react to client needs without compromising on the quality of advice we deliver.

The cost-of-living crisis has continued to have a major impact on our clients in this financial year. We are aware of the additional stresses they are under and the consequent effect of this increased demand and the consequent pressure on our staff. We continue to analyse and monitor trends and regularly distribute impact reports to our stakeholders which include funders and local councillors and MPs. These serve both to highlight the issues our clients are facing and to show the impact our advice can have.

We continue to look at how we can best serve difficult to reach clients. As part of this, we have signed a partnership agreement with the British Deaf Association to improve access to our services for deaf and hard of hearing people across Derbyshire.

We have also received funding from one district council to deliver financial capability support to vulnerable people. We are looking to roll this out across other districts within our network and have submitted a bid locally to deliver this. We have also been awarded funding from National Citizens advice to enable us to deliver energy advice and financial capability advice to vulnerable clients across the area.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Objectives and activities *(continued)*

Clients and their needs *(continued)*

We continue to provide energy advice to our older clients, with recent efforts focusing on those who are unable to travel to our offices.

Another area of focus for us has been to build relationships with refugees and asylum seekers who have settled in our area. Our aim is to deliver services to these individuals to help them settle in the communities in which they now live.

Service delivery

The cost of living crisis has continued to have an effect on demand for our services and, as in 2022-2023, more people are contacting us who have not needed to do so before but can no longer manage financially. We have increased our provision of advice in outreach locations such as directly in foodbanks and community services to ensure that we are reaching those clients in high areas of deprivation.

We have focused on improving our Adviceline operation. This has been done in the number of ways, expanding our volunteers to ensure we meet those days with the highest demand. In addition, the student volunteer program has been extended to encompass a longer period of volunteering. This enables us to make better use of the training provided and also allows us to deal with additional demand. Having been successful in the bid for the Public Health Advisory Service contract, this started in October 2023 and delivery continues to be a huge success.

Our aim is to continue to resource our service in the best way to meet current need and to enable us to respond quickly to emerging trends. We will continue to improve our Adviceline offering whilst maintaining face to face services for the most vulnerable clients. We will recognise the impact of digital exclusion on some of the most vulnerable who will not be able to engage with digital advice offerings. We will identify those whose needs are not currently being met and work to remove barriers to access, with the highest consideration to be given to vulnerable and/or marginalised people.

Our volunteers are highly skilled and are equipped to provide a more flexible service. They can offer face to face, telephone or virtual advice to clients and we have recruited several multi skilled advisers. Following the decision by DWP to discontinue funding to provide face-to-face advice for Help to Claim, our advisers now provide this service to our more vulnerable clients, who can make and manage a claim for Universal Credit in a face-to-face setting which is more suited to their needs.

Our foodbank provision is an important service which reaches more vulnerable clients in their community whilst they are accessing other services.

The website launched in July 2021 has increased our digital offering. Clients can submit email queries. There is a special page for deaf clients with information on accessing advice. In addition, generalist advice, money advice and Help to Claim (Universal Credit) advice can be provided via webchat.

The student volunteering programme with Nottingham University continues successfully and we are appreciative of the work the students do. The Pension Wise Partnership has maintained the high quality scores we have established and this is also being reflected in the other providers for which we retain quality responsibility.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Objectives and activities *(continued)*

Communications and Campaigns

We have run a number of pop-up events across the county in supermarkets, at stakeholder events and in the community. The purpose of these was to promote Citizens Advice Derbyshire Districts and emphasise the advice and income maximisation services available in response to the cost of living crisis. We have circulated impact reports to all MPs, councils and stakeholders to ensure that they are aware of the rising need and also the positive effect our advice has on our clients. As part of the new Public Health Advisory Service ("PHAS") contract a report was commissioned by Derbyshire County Council in collaboration with Citizens Advice Derbyshire Districts. This has been circulated to all stakeholders and health professionals.

Our social media campaigns are well planned to ensure that they are focussed to our client needs. This year we have run campaigns on income maximisation. We communicate regularly with our stakeholders. We consider one of the most effective ways we do this is our delivery of impact reports referred to above which clearly demonstrate the effect of our advice on clients.

Our regular face to face workers meetings where staff and volunteers are kept up to date on latest developments have continued throughout the year. As part of our internal communications plan each team shares regular updates with staff and volunteers. We ensure that Research and Campaigns are included on the agenda at each workers meeting and have launched a Research and Campaigns newsletter.

Partnership working

Our GP project has been successfully re-launched and is now delivering services via GP surgeries and other outreach locations to our clients. We have increased our provision in foodbanks throughout the region, some of these are in conjunction with the Trussell Trust, others are funded locally. We were very pleased to be announced winners of the Public Health Nursing Times award for the health visiting advice project which we undertook jointly with Derbyshire Community Health Services.

Our energy work has been nationally recognised, and this has led to increased funding from both National Grid and Cadent to continue to provide advice. In particular, we have received additional funding to provide advice to clients who cannot get to our offices. We do this by visiting those clients in their own homes, thus expanding our ability to reach the most vulnerable in society.

We have established a strong working relationship with the British Deaf Association and continue to look for opportunities and funding to expand our advice service to deaf and hard of hearing clients.

Our membership of the Derbyshire Hate Crime Practitioners Group (which includes the Derbyshire Multifaith team, Derbyshire LGBT+, Police and other diverse partners) see us submit a regular newsletter article.

We have recently been successful in renewing funding from a major electricity distributor to provide energy advice to clients. In addition, we have also been successful in bidding for funding from a major gas distributor to provide income maximisation and energy advice to over 65s, including those who are unable to attend our offices thereby reaching more vulnerable members of society.

We have expanded our work with foodbank charities and offer sessions in foodbanks in all 4 districts. We have delivered several events concentrating on energy and the cost of living. The focus has also been on young people and families, financial capability and working with the deaf community. There is ongoing work with local partnerships, councillors and MPs. We are also involved in national campaigns, including the recent scams awareness week.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Objectives and activities *(continued)*

Sustainability

We are grateful to all of our funders for their continued support for our organisation. We rely on a number of funding sources and are happy to confirm that our major funders will continue into 2025 and beyond. Some projects which we previously thought may have been re-commissioned in 2024 have been renewed, including Help to Claim, Pension Wise and some of our energy funding. We are conscious that these sources of funding are likely to come up for renewal in 2024/25. We will put considerable senior resource into these bids and hope that we can be successful. We are however aware that increasing competition and a diminishing supply of funds particularly from local authorities will make this difficult task. We hope to be able to demonstrate the benefit of our ability to provide a holistic advice service.

We continue to look for opportunities to diversify our funding and look forward to working with new partners.

Culture

The culture of the organisation is particularly strong, and we strive to ensure that this continues. We appreciate the dedication of our staff and volunteers. The positive responses received on our people management survey indicate both staff and volunteers find our organisation a good place to work and would recommend it to others. We have focused on a number of issues this year to increase the well-being of our staff, including our WISH group which concentrates on well-being. Adviceline staff have received training from the Samaritans in how to deal with anger in aggressive clients. We have tried to streamline our organisational training plan to us to ensure staff and volunteers receive the training and development opportunities appropriate to them.

Equity, diversity and inclusion continues to be an important focus. We were very pleased to receive the Derbyshire LGBT+ Rainbow Accreditation, one of the first organisations in Derbyshire to receive this accreditation. Our EDI group continues to flourish and the organisation been nationally recognised as an EDI champion. All staff and volunteers complete mandatory EDI training.

As an organisation we continue to demonstrate good or excellent leadership in all areas and compliance with the AQS Debt Advice Quality Framework. We have once again achieved the maximum scores in all assessment areas: governance, strategic business planning, risk management, financial management, people management, operational performance, partnership working, research and campaigns and equality leadership.

The trustees consider that the organisation is well placed to continue to provide advice in the traditional way to local clients but also to enhance its reputation as an adaptable, innovative organisation in delivering advice via other delivery channels to a wide range of clients on the many issues facing them in the current economy.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Achievements and performance

Citizens Advice Derbyshire Districts works to give people full knowledge of their rights and responsibilities by providing confidential, impartial advice that is free. In 2023/24 the organisation helped 23,578 people deal with over 129,000 issues. Benefit and debt problems continue to be the most frequent enquiries, with the total financial outcome achieved for clients in 2023/24 being £28,361,552. Where possible the outcome, impact and benefits of the advice are quantified, and funders are informed quarterly via Impact reports. Whilst benefits and debt remain the two largest areas of enquiry the organisation also advised a number of clients on financial services and capability issues, utilities (energy, gas and water) and housing problems. The organisation also undertakes campaigning and influencing work to reform policy, procedures or practices that impact negatively on the organisation's clients' lives.

The organisation operates from a number of locations across the districts including offices in Buxton, Glossop, Heanor, Ilkeston and Matlock where advice sessions are offered and supported by the organisation's principal funders. These sessions are primarily staffed by the organisation's large and committed team of volunteers who give their time freely to help to deliver this vital service over the year. The organisation acknowledges their contribution, values it greatly and would like to thank them for their continued support.

The organisation also offers advice in the community by holding sessions at over 70 separate locations on an outreach basis. This is largely via their partnership with Derbyshire County Council to provide access to advice in GP Surgeries and Children`s Centres. Through all of our outreach services we have assisted over 7,406 clients with over 43,641 separate issues in 2023/24. More recently our outreach work has expanded to include sessions at foodbanks and libraries. These sessions enable us to work directly within the community in the more isolated areas of our districts, ensuring we reach the most vulnerable clients.

The organisation's telephone Adviceline, open daily from 9.00am to 4.00pm, serves the whole of the organisation's districts and acts as a gateway into our service for clients needing face to face advice from generalist advisers or specialist caseworkers. In 2023/24 the organisation has handled over 16,400 calls via this service. We also offer advice via email and webchat services.

The organisation is funded by the Money and Pensions Service, High Peak Borough Council, Derbyshire Dales District Council, Erewash Borough Council and Amber Valley Borough Council to provide specialist money advice and casework services. These services operate across the district and provide ongoing support and specialist help to those in debt. The organisation receives funding to deliver projects aimed at helping people with their energy bills and tackle fuel poverty. The organisation also offers guidance on pension options as part of the Pension Wise service.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Financial review

The funding climate remains tough and uncertain, and the organisation is faced with increased calls on its services. The Trustee Board is keen to ensure that the organisation remains financially stable and there is no significant reduction in services. It therefore strives to set break even budgets based on known funding and keep reserves available to help the organisation cope with unexpected changes in funding. The trustees monitor performance looking at our actual outturn, taking into consideration the current economic climate and its impact on our income and outgoings. This position is kept under constant review. As part of the risk management process the senior management team consider the effect of any potential loss of funding and what contingency measures might need to be taken to deal with the consequential impact on the organisation. The organisation currently has a strong cash flow, sufficient reserves, a good relationship with our funders and a proven ability to secure new funding streams.

We have reached the conclusion that there is a reasonable expectation that we have sufficient resources to continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements and have therefore adopted the going concern basis of preparation. The Trustees took the decision early in 2023/24 to invest some of the reserves in expanding the provision. This was primarily invested in additional staff. There was a recognition that this investment could lead to an initial deficit position, but it was agreed that the planned reduction in reserves would be of benefit to our clients without being detrimental to the stability of the organisation. The Trustees agreed to set aside £131,000 for this purpose. In the event not all of this was needed. The financial statements show a deficit of £66,933. In 2022/23 there was a surplus of £156,557.

Reserves are more than sufficient to absorb this deficit. Where a future deficit has been forecast the senior management have considered how this might affect the organisation. They have prepared contingency plans to ensure that the organisation continues to operate as a going concern and that reserves remain at a level consistent with our policy. In such a situation the management team would concentrate on looking for additional funding and placing a freeze on recruitment. The Trustees continue to believe that the organisation is sustainable.

Balance Sheet Resources

The organisation continues to enjoy a healthy cash position, with £1,033,153 cash at bank and in hand at 31 March 2024. This is more than enough to pay creditors when they fall due of £411,082 at 31 March 2024. Reserves as at 31 March 2024 stood at £827,986.

Principal Sources of Funding

Funding of core services is by way of grant funding from Derbyshire Dales District Council, High Peak Borough Council, a three-year service level agreement with Amber Valley Borough Council, a three-year service level agreement with Erewash Borough Council; an annual agreement with Belper Town Council and in-kind contributions from the Heanor and Loscoe Town Council.

The organisation also received funding from the Money and Pensions Service, High Peak Borough Council, Derbyshire Dales District Council and Amber Valley Borough Council to continue to provide debt and money advice.

Derbyshire County Council awarded Citizens Advice Derbyshire Districts the lead partner role in the PHAS contract which runs from 1 October 2023 to 30 September 2026.

In 2015 the organisation won the contract to provide the Pension Wise service through Citizens Advice across Derbyshire and Nottinghamshire. This contract was extended in 2017/18, and the organisation now leads the delivery of Pension Wise, in partnership with Citizens Advice Leicestershire, Lincoln and Sheffield. Pension Wise funding is now confirmed through to 2024/25.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Financial review *(continued)*

Investment Policy

In order to maximise income, surplus funds (until needed for expenditure) are retained in interest-bearing accounts. The Board of Trustees have established a policy which enables fixed term investments to be made at higher interest rates. These investments are over periods not exceeding 12 months and are regularly reviewed by the Finance Sub-committee.

Reserves Policy

The Trustees review the reserves each year. The purpose of this is to ensure that reserves held are in accordance with the policy and that the balances are at the right level for the organisation. The Trustee Board has examined the organisation's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the value of financial reserves should take into consideration (where relevant):

- The protection of staff from the effect of a part or total reduction in the provision of organisation services, for pay in lieu of notice and redundancy pay.
- Holding sufficient funds to cover contractual obligations to suppliers in the event of closure.
- Reserves for the continuation of the core service in the event of disruptions to funding streams, unbudgeted but necessary expenditure and initial investment to get new projects off the ground.

Citizens Advice Derbyshire Districts is currently dependent on core funding from the Local Authority to sustain its activities, as project and earned income alone would not allow the organisation to continue operating.

To mitigate the impact of a major loss of funding the board has agreed to keep a minimum level of financial reserves to cover the costs of restructuring and, if necessary, downsizing the charity.

Estimated shutdown costs consist of

:

- Personnel costs in the event of closure**: £255,716
- Contractual liabilities and associated costs in the event of long-term underfunding/short-term continuation: £113,557

Giving a total of estimated shutdown costs of £369,273

** An allocation for payment in lieu of notice is not included in the redundancy calculations as this would be taken from salaries in the operational budget.

The Trustees consider that having at least a full three months' costs in reserves to meet any unforeseen expenditure or loss of funding is sufficient. At 31 March 2024 total unrestricted reserves were £827,986 and the estimated value of three months' costs is £736,796, therefore unrestricted reserves are in excess of the estimated costs at the year-end. This means that in the extremely unlikely event of all our funding ceasing at the same time, we would have sufficient funds to keep the organisation running whilst we look for other sources of funding. The plan is to retain a level equivalent to three months' costs and look to invest the surplus in improving current services and funding new services or locations.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Financial review *(continued)*

Reserves Policy *(continued)*

It should also be borne in mind that as a result of the proposed merger with Chesterfield Citizens Advice Bureau (as discussed below), the net assets of that organisation (currently estimated at £387,860) will be transferred into Citizens Advice Derbyshire Districts, which will increase the reserves by the same amount on 1 August 2024.

After consideration, the Trustees consider that the above investment policies and current reserves are adequate for the purposes mentioned above. This position and the reserves policy will be reviewed by the Trustee board as a minimum once a year.

Plans for future periods

The Board sets the strategic direction in the form of our organisational strategy every three years. The leadership team undertakes an annual planning cycle in the form of an organisational business plan which tracks the operational performance and progress against the strategic objectives set out in the strategy. We have now finalised our strategic plan for 2024/27. The financial year 2024/25 will see the organisation focus on providing a high quality service at a scale and intensity proportionate to need. We will continue to modernise our services and develop new ways of delivering advice where possible, without detriment to our core services.

We will focus on ensuring our funding base allows us to provide core advice services and more targeted support. We will engage with our current stakeholders and collaborate with new partners to enable us to capitalise on local, regional and national funding opportunities. We will focus on the continued wellbeing of our staff and volunteers and on the continued implementation of our EDI plan. We will also continue to strengthen our campaigning work, enhance our profile and further develop local fundraising strategy.

We consider that an increased focus on regional relationships will play an important part in the development of the organisation over the next few years. To maintain the high standard of service that Citizens Advice provides free to its clients it is clear that we need to look at how best we can work together to achieve this. We are working closely with other LCAs to build stronger regional alliances.

With this in mind, we are pleased to have agreed to merge with Chesterfield Citizens Advice Bureau ("CCAB") with effect from 1 August 2024. Citizens Advice Derbyshire Districts will acquire all of the assets and liabilities of CCAB at that date and will absorb the operation of this LCA into a wider Derbyshire Districts organisation. We will continue to serve clients in the Chesterfield area and hope to offer them some of the services not currently available to them via our partner funders.

The anticipated effect of the merger on the Citizens Advice Derbyshire Districts balance sheet and reserves is shown in note 24 to these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

27 August 2024

The trustees' annual report was approved on and signed on behalf of the board of trustees by:

Signed by:

02E029070C1345F...
Dorcas Bunton
Trustee

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau

Year ended 31 March 2024

Opinion

We have audited the financial statements of Derbyshire Districts Citizens Advice Bureau (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charity's affairs as at 31 March 2024 and of its 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;
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charity 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 charity'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.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2024

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau (continued)

Year ended 31 March 2024

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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 my 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.

Auditor's responsibilities for detecting irregularities, including fraud

The objectives of our audit are: to identify and assess the risks of material misstatement of the financial statements due to fraud or error; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud or error; and to respond appropriately to those risks. Owing to the inherent limitations of an audit, there is an unavoidable risk that material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of the legal and regulatory frameworks applicable to the charity and the sector in which they operate. We determined that the following laws and regulations were most significant; the Companies Act 2006, the Charities SORP (FRS 102) and UK corporate taxation law.
- We obtained an understanding of how the charity is complying with those legal and regulatory frameworks by making inquiries to relevant members of the management team. We corroborated our inquiries through our review of board minutes (where applicable) and inquiry into legal fees incurred in the year.
- We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:
 - Identifying the controls management has in place to prevent and detect fraud and assessing the operation of these controls
 - Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2024

- Identifying and testing journal entries, in particular any journal entries that were large or unusual in nature
- Assessing the extent of compliance with the relevant laws and regulations governing the charity and the sector it operates within. This included a review of any potential breaches during and since the year end; and
- Challenging assumptions and judgements made by management in its significant accounting estimates.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements the less likely we would become aware of it. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error as fraud may involve deliberate concealment by, for example, forgery, intentional misrepresentations or collusion.

A further description of our responsibilities is available 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 members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:

B984237665F1434...

Andrew McDaid BFP FCA (Senior Statutory Auditor)

For and on behalf of
MCABA Limited t/a Mitchells
Chartered Accountants & Statutory Auditor
91-97 Saltergate
Chesterfield
Derbyshire
S40 1LA

Date: 27 August 2024

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

		2024		2023	
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	1,313	–	1,313	3,127
Charitable activities	6	867,271	2,039,586	2,906,857	2,555,187
Investment income	7	8,386	–	8,386	1,896
Other income	8	8,208	–	8,208	2,341
Total income		<u>885,178</u>	<u>2,039,586</u>	<u>2,924,764</u>	<u>2,562,551</u>
Expenditure					
Expenditure on charitable activities	9	(952,111)	(2,039,586)	(2,991,697)	(2,405,994)
Total expenditure		<u>(952,111)</u>	<u>(2,039,586)</u>	<u>(2,991,697)</u>	<u>(2,405,994)</u>
Net (expenditure)/income and net movement in funds					
		<u>(66,933)</u>	<u>–</u>	<u>(66,933)</u>	<u>156,557</u>
Reconciliation of funds					
Total funds brought forward		894,919	–	894,919	738,362
Total funds carried forward		<u>827,986</u>	<u>–</u>	<u>827,986</u>	<u>894,919</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 21 to 33 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2024

	Note	2024 £	£	2023 £
Fixed assets				
Tangible fixed assets	15		36,169	41,350
Current assets				
Debtors	16	169,746		156,472
Cash at bank and in hand		1,033,153		962,196
		1,202,899		1,118,668
Creditors: amounts falling due within one year	17	(411,082)		(265,099)
Net current assets			791,817	853,569
Total assets less current liabilities			827,986	894,919
Net assets			827,986	894,919
Funds of the charity				
Unrestricted funds			827,986	894,919
Total charity funds	20		827,986	894,919

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 27 August 2024

....., and are signed on behalf of the board by:

Signed by:



02E029070C1345F...

Dorcas Bunton
Trustee

The notes on pages 21 to 33 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2024

	2024 £	2023 £
Cash flows from operating activities		
Net (expenditure)/income	(66,933)	156,557
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	44,927	52,332
Dividends, interest and rents from investments	(8,386)	(1,896)
Interest payable and similar charges	499	488
<i>Changes in:</i>		
Trade and other debtors	(19,044)	(77,077)
Trade and other creditors	151,753	61,117
Cash generated from operations	102,816	191,521
Interest paid	(499)	(488)
Net cash from operating activities	<u>102,317</u>	<u>191,033</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	8,386	1,896
Purchase of tangible assets	(39,746)	(31,855)
Net cash used in investing activities	<u>(31,360)</u>	<u>(29,959)</u>
Net increase in cash and cash equivalents	70,957	161,074
Cash and cash equivalents at beginning of year	<u>962,196</u>	<u>801,122</u>
Cash and cash equivalents at end of year	<u>1,033,153</u>	<u>962,196</u>

The notes on pages 21 to 33 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2024

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 26 Spring Gardens, Buxton, Derbyshire, SK17 6DE.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

The charity meets the definition of a public benefit entity under FRS 102.

Going concern

The Trustees are of the opinion that the charity can continue to meet its obligations as they fall due for the foreseeable future due to the current level of financial reserves and expectations of future income. As a consequence, the Trustees have prepared the financial statements on the going concern basis.

Judgements and key sources of estimation uncertainty

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. The trustees do not consider there to be any estimates or associated assumptions that would give rise to a significant risk of causing a material misstatement in the carrying values of assets and liabilities in these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes and general objectives. Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure imposed by the donors or which have been raised by the charity for a particular purpose. The costs of raising and administering such funds are charged against the specific fund. The aims and use of each restricted fund is set out in the notes to the financial statements. Where any restricted funds are in surplus, any such surplus is either carried forward or transferred to unrestricted funds in accordance with the underlying grant agreement or as indicated by the grant funder.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

The following specific policies are applied to particular categories of income:

- Income from donations is recognised when the donation is received.
- Income from donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers. The use of properties occupied by the charity at Heanor and New Mills are donated in full or in part to the charity.
- Investment income is included when it becomes receivable.
- Grant income is recognised when the charity becomes unconditionally entitled to that income. Where entitlement to grant income is subject to performance-related or other conditions, income is recognised in the Statement of Financial Activities in line with the achievement of performance and satisfaction of those conditions.

Where grant income is subject to a potential clawback provision, any such provisions included in the financial statements are based on the amounts that are repayable under the terms of underlying grant agreements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under the headings in the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events and non-charitable trading activities.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity that are necessary to support those activities.
- Governance costs include those associated with meeting the constitutional and statutory requirements of the charity and include statutory audit fees and costs linked to the strategic management of the charity.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories within the Statement of Financial Activities reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight-line basis over the period of the lease.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

The trustees continue to operate a policy of not capitalising individual items of equipment costing less than £2,000 where the application of this policy does not materially misstate the financial statements.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold improvements	-	10% straight line
Office equipment	-	33% straight line

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date. For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs.

Financial instruments

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised as such in the statement of financial activities.

Pensions

The charity operates a defined contribution pension scheme, the assets of which are held separately from those of the charity. Contributions payable for the year are shown within the statement of financial activities.

4. Limited by guarantee

The charity is limited by guarantee and in the event of it being wound up every member is liable to contribute a sum not exceeding £10. There are no shares of any class, either authorised or allotted.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Donations				
Donations	<u>1,313</u>	<u>1,313</u>	<u>3,127</u>	<u>3,127</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Pension Wise	–	654,617	654,617
Money Advice Services /Leicester Money Advice	–	183,617	183,617
Derbyshire Dales District Council (Debt Project)	33,500	–	33,500
Belper Town Council	16,100	–	16,100
High Peak Borough Council	75,000	–	75,000
Erewash Borough Council	59,592	–	59,592
Derbyshire Dales District Council	23,285	–	23,285
Derbyshire County Council (Wellness Hubs)	75,466	–	75,466
Derbyshire County Council (GP Project)	225,420	–	225,420
Amber Valley Borough Council	102,440	–	102,440
Bare Necessities Glossopdale Food Bank	–	5,000	5,000
Big Energy Saving Network	–	2,981	2,981
Chinley Outreach Session	–	650	650
Ripley Town Council	8,722	–	8,722
Citizens Advice - Help to claim	–	134,972	134,972
National Grid - Smart & Low Carbon Technologies Advice Programme	25,000	–	25,000
National Grid - Power Up GP Project	22,000	–	22,000
National Grid - Power Up Smart/East Midlands Energy Advice Programme	152,975	–	152,975
Big Kirkhallam	–	21,425	21,425
DCC Containment Fund	42,438	8,079	8,079
Derbyshire Community Health Services	–	–	42,438
Derbyshire County Council Foodbank Advisory	–	65,570	65,570
CitA Cost of Living	–	9,800	9,800
CitA Core Service Funding	–	15,000	15,000
Friends of Hurst Farm	–	31,125	31,125
Long Eaton & Sawley Foodbank	–	8,400	8,400
LCA Champion - Energy Outreach Project	–	12,742	12,742
Energy Outreach Project - LCA Regional Lead	–	5,251	5,251
Cadent	–	12,976	12,976
Public Health Advisory Service	5,333	96,158	96,158
Public Health Advisory Service Containment Funding	–	599,950	605,283
Amber Valley Public Health Locality	–	167,500	167,500
	–	3,773	3,773
	<u>867,271</u>	<u>2,039,586</u>	<u>2,906,857</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Pension Wise	–	744,031	744,031
Money Advice Services /Leicester Money Advice	–	205,902	205,902
Derbyshire Dales District Council (Debt Project)	33,500	–	33,500
Belper Town Council	16,007	–	16,007
High Peak Borough Council	75,000	–	75,000
Erewash Borough Council	59,592	–	59,592
Derbyshire Dales District Council	23,285	–	23,285
Derbyshire County Council (Wellness Hubs)	150,930	–	150,930
Derbyshire County Council (GP Project)	450,834	–	450,834
Amber Valley Borough Council	102,440	–	102,440
Bare Necessities Glossopdale Food Bank	–	5,000	5,000
Big Energy Saving Network	–	19,537	19,537
Chinley Outreach Session	–	1,400	1,400
Building Better Opportunities	–	80,877	80,877
Ripley Town Council	8,636	–	8,636
Citizens Advice - Help to claim	–	136,794	136,794
National Grid - Power Up GP Project	22,300	–	22,300
National Grid - Power Up Smart/East Midlands	131,767	–	131,767
Energy Advice Programme	–	10,110	10,110
Big Kirkhallam	–	8,839	8,839
DCC Containment Fund	84,877	–	84,877
Derbyshire Community Health Services	–	74,419	74,419
Foodbanks Advisory	–	2,100	2,100
EAP - Carbon Monoxide Advice Project	40,210	–	40,210
Derbyshire Dales Outreach Project	–	15,000	15,000
Rotherham Doncaster & South Humber Care NHS Foundation Trust	–	5,000	5,000
High Peak BC Older Person Champion	–	15,000	15,000
High Peak Financial Capability Wallet Watch Derbyshire	–	3,100	3,100
National Grid - Data Poverty Events	20,200	–	20,200
Fuel Bank Foundation Pilot	–	1,500	1,500
Derbyshire County Council Foodbank Advisory	–	7,000	7,000
	<u>1,219,578</u>	<u>1,335,609</u>	<u>2,555,187</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

6. Charitable activities *(continued)*

Grant funding for advice services expended in the year included the following projects:

General Advice Services

Funding awarded by Amber Valley Borough Council, Erewash Borough Council, Derbyshire Dales District Council, High Peak Borough Council, Belper Town Council and Ripley Town Council to provide general advice services for the local communities.

Money Advice

Funding from the Money Advice Service has been supplemented by continued funding from Amber Valley Borough Council, High Peak Borough Council and Derbyshire Dales District Council to enable the bureaux to provide debt and money advice to a wide range of clients.

GP Surgeries

Derbyshire County Council (was PCT) maintained their funding levels this year to enable advice sessions to be held in every GP surgery in Derbyshire Dales, Amber Valley, High Peak and Erewash. If a surgery is unable to accommodate the service, then alternative arrangements are made to ensure that the service is available to as many people as possible. This agreement came to an end during the year and has been incorporated into the Public Health Advisory Service project.

Children and Families

Funding was awarded by Derbyshire County Council to provide specialist advice services to families with children across the four local authority areas. This agreement came to an end during the year and has been incorporated into the Public Health Advisory Service project.

Public Health Advisory Services

Funding was awarded by Derbyshire County Council to provide advice to targeted individuals (those living with or at risk of developing a long-term health condition), at specific locations, on a range of social and financial issues. Some additional containment funding was also received under this funding agreement.

Pension Wise

This project commenced in January 2015 to give pension guidance to individuals over 50.

Energy Advice

Small grant funding has been received from National Citizens Advice to deliver energy related advice to local clients and energy related training to frontline workers across the East Midlands.

Funding has been received from National Grid Energy Distribution (formerly Western Power Distribution) to provide tailored energy and income maximisation advice to vulnerable people on their priority services register.

Funding has been received from Cadent Gas to provide income maximisation and wider advice for existing Cadent customers of pensionable age.

Universal Credit

Funding has been received as part of the "Help to Claim" service, designed to support people in the early stages of their Universal credit claim, helping them through to their first payment.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

6. Charitable activities *(continued)*

Derbyshire Community Health Services

Funding was granted by Derbyshire County Council to offer support and advocacy to referred patients and their families on a range of social, legal and financial issues within Derbyshire, excluding Derby City.

Cost of Living

Funding has been received from National Citizens Advice to support clients through the cost-of-living crisis.

Remote Service Delivery

Funding has been received from National Citizens Advice to enable the additional remote delivery of advice to clients via phone, chat, email and/or video.

Foodbank Advisory

Funding has been received from Derbyshire County Council and Long Eaton & Sawley Foodbank to provide income maximisation advice to those using foodbanks.

7. Investment income

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Short term deposits	8,386	8,386	1,896	1,896

8. Other income

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Other income	8,208	8,208	2,341	2,341

9. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Advice Service	807,111	1,914,279	2,721,390
Support costs (Note 10)	145,000	125,307	270,307
	952,111	2,039,586	2,991,697

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Advice Service	893,305	1,243,559	2,136,864
Support costs (Note 10)	177,080	92,050	269,130
	1,070,385	1,335,609	2,405,994

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

10. Analysis of support costs

	Advice services £	Total 2024 £	Total 2023 £
Premises	92,648	92,648	83,628
Communications and IT	128,532	128,532	146,902
General office	21,535	21,535	15,627
Governance costs	27,592	27,592	22,973
	<u>270,307</u>	<u>270,307</u>	<u>269,130</u>

11. Taxation

The whole of the company's income is exempt from taxation and is used entirely for charitable purposes and therefore no tax charge has been provided for in these accounts.

12. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	44,927	52,332
Fees payable for the audit of the financial statements	<u>14,185</u>	<u>10,200</u>

Fees payable in respect of non-audit services provided by the statutory auditor amounted to £3,000 (2023: £2,700).

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024 £	2023 £
Wages and salaries	1,711,699	1,476,817
Social security costs	141,079	115,111
Employer contributions to pension plans	96,623	82,539
	<u>1,949,401</u>	<u>1,674,467</u>

The average head count of employees during the year was 80 (2023: 73).

The number of employees to whom retirement benefits were accruing under a defined contribution scheme during the year was 81 (2023: 72).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

Key Management Personnel

The key management personnel of the charity consist of the Chief Officer and Senior Operations Managers, as listed on page 1. The total employee benefits (including employer pension contributions) of the key management personnel of the charity were £158,129 (2023: £152,418).

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity were received by the trustees in either the current or comparative period.

During the year expenses totalling £472 (2023: £25) were reimbursed to three trustees (2023: one trustee) in respect of expenses incurred in carrying out their duties as trustees.

15. Tangible fixed assets

	Leasehold Improvements £	Office Equipment £	Total £
Cost			
At 1 April 2023	3,889	154,164	158,053
Additions	–	39,746	39,746
Disposals	(3,889)	–	(3,889)
At 31 March 2024	<u>–</u>	<u>193,910</u>	<u>193,910</u>
Depreciation			
At 1 April 2023	3,889	112,814	116,703
Charge for the year	–	44,927	44,927
Disposals	(3,889)	–	(3,889)
At 31 March 2024	<u>–</u>	<u>157,741</u>	<u>157,741</u>
Carrying amount			
At 31 March 2024	<u>–</u>	<u>36,169</u>	<u>36,169</u>
At 31 March 2023	<u>–</u>	<u>41,350</u>	<u>41,350</u>

16. Debtors

	2024 £	2023 £
Prepayments and accrued income	57,435	69,326
Other debtors	112,311	87,146
	<u>169,746</u>	<u>156,472</u>

17. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	301,130	105,482
Social security and other taxes	62,870	104,161
Other creditors	47,082	55,456
	<u>411,082</u>	<u>265,099</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

18. Deferred income

	2024	2023
	£	£
At 1 April 2023	46,436	35,920
Amount released to income	(46,436)	(35,920)
Amount deferred in year	245,833	46,436
At 31 March 2024	<u>245,833</u>	<u>46,436</u>

19. Pensions and other post-retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £96,623 (2023: £82,539).

20. Analysis of charitable funds

Unrestricted funds

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
General funds	<u>894,919</u>	<u>885,178</u>	<u>(952,111)</u>	<u>827,986</u>
	At 1 April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
General funds	<u>738,362</u>	<u>1,226,942</u>	<u>(1,070,385)</u>	<u>894,919</u>

The general fund represents funds that management are free to utilise in furtherance of the charity's objectives.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

20. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
Pension Wise	–	654,617	(654,617)	–
Public Health Advisory Service	–	767,450	(767,450)	–
Other restricted funds	–	617,519	(617,519)	–
	–	<u>2,039,586</u>	<u>(2,039,586)</u>	–

	At 1 April 2022 £	Income £	Expenditure £	At 31 March 2023 £
Pension Wise	–	744,031	(744,031)	–
Public Health Advisory Service	–	–	–	–
Other restricted funds	–	591,578	(591,578)	–
	–	<u>1,335,609</u>	<u>(1,335,609)</u>	–

21. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	36,169	36,169
Current assets	1,202,899	1,202,899
Creditors less than 1 year	(411,082)	(411,082)
Net assets	<u>827,986</u>	<u>827,986</u>

	Unrestricted Funds £	Total Funds 2023 £
Tangible fixed assets	41,350	41,350
Current assets	1,118,668	1,118,668
Creditors less than 1 year	(265,099)	(265,099)
Net assets	<u>894,919</u>	<u>894,919</u>

22. Analysis of changes in net debt

	At 1 Apr 2023 £	Cash flows £	At 31 Mar 2024 £
Cash at bank and in hand	<u>962,196</u>	<u>70,957</u>	<u>1,033,153</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

23. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Not later than 1 year	16,082	22,974
Later than 1 year and not later than 5 years	752	50,734
Later than 5 years	–	22,000
	<u>16,834</u>	<u>95,708</u>

During the year there was a variation applied to a lease of a building which introduced a break clause into the lease. Had this been in place at the comparative year-end the total future minimum lease payments under non-cancellable operating leases would have been reduced by £71,500 to £24,208; £17,474 falling due within one year and £6,734 falling due later than one year and not later than five years.

24. Post balance sheet events

Since the end of the financial year under review, the Trustees of Derbyshire Districts Citizens Advice Bureau have agreed to a merger with Chesterfield Citizens Advice Bureau and it is expected that the merger will take effect from 1 August 2024, at which point the assets and liabilities of Chesterfield Citizens Advice Bureau will be transferred into Derbyshire Districts Citizens Advice Bureau and Chesterfield Citizens Advice Bureau will cease operations.

As at 31 March 2024 the net assets of Chesterfield Citizens Advice Bureau, based on draft accounts, amounted to £422,519. The value of the net assets expected to be transferred to Derbyshire Districts Citizens Advice Bureau at the completion of the merger is currently expected to be £387,860.

25. Related parties

There are no related party transactions which require disclosure in the financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Management Information

Year ended 31 March 2024

The following pages do not form part of the financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities

Year ended 31 March 2024

	2024 £	2023 £
Income and endowments		
Donations and legacies		
Donations	1,313	3,127
Charitable activities		
Pension Wise	654,617	744,031
Money Advice Services /Leicester Money Advice	183,617	205,902
Derbyshire Dales District Council (Debt Project)	33,500	33,500
Belper Town Council	16,100	16,007
High Peak Borough Council	75,000	75,000
Erewash Borough Council	59,592	59,592
Derbyshire Dales District Council	23,285	23,285
Derbyshire County Council (Wellness Hubs)	75,466	150,930
Derbyshire County Council (GP Project)	225,420	450,834
Amber Valley Borough Council	102,440	102,440
Bare Necessities Glossopdale Food Bank	5,000	5,000
Big Energy Saving Network	2,981	19,537
Chinley Outreach Session	650	1,400
Building Better Opportunities	–	80,877
Ripley Town Council	8,722	8,636
Citizens Advice - Help to claim	134,972	136,794
National Grid - Smart & Low Carbon Technologies Advice Programme	25,000	–
National Grid - Power Up GP Project	22,000	22,300
National Grid - Power Up Smart/East Midlands	152,975	131,767
Energy Advice Programme	21,425	10,110
Big Kirkhallam	8,079	8,839
DCC Containment Fund	42,438	84,877
Derbyshire Community Health Services	65,570	74,419
Foodbanks Advisory	–	2,100
EAP - Carbon Monoxide Advice Project	–	40,210
Derbyshire Dales Outreach Project	–	15,000
Rotherham Doncaster & South Humber Care NHS Foundation Trust	–	5,000
High Peak BC Older Person Champion	–	15,000
High Peak Financial Capability Wallet Watch Derbyshire	–	3,100
National Grid - Data Poverty Events	–	20,200
Fuel Bank Foundation Pilot	–	1,500
Carried forward	1,938,849	2,548,187

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2024

	2024 £	2023 £
Brought forward	1,938,849	2,548,187
Derbyshire County Council Foodbank Advisory	9,800	7,000
CitA Cost of Living	15,000	–
CitA Core Service Funding	31,125	–
Friends of Hurst Farm	8,400	–
Long Eaton & Sawley Foodbank	12,742	–
LCA Champion - Energy Outreach Project	5,251	–
Energy Outreach Project - LCA Regional Lead	12,976	–
Cadent	96,158	–
Public Health Advisory Service	605,283	–
Public Health Advisory Service Containment Funding	167,500	–
Amber Valley Public Health Locality	3,773	–
	<u>2,906,857</u>	<u>2,555,187</u>
Investment income		
Short term deposits	<u>8,386</u>	<u>1,896</u>
Other income		
Other income	<u>8,208</u>	<u>2,341</u>
Total income	<u><u>2,924,764</u></u>	<u><u>2,562,551</u></u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2024

	2024 £	2023 £
Expenditure		
Expenditure on charitable activities		
Wages and salaries	(1,711,699)	(1,476,817)
Employer's NIC	(141,079)	(115,111)
Pension costs	(96,623)	(82,539)
Rent	(66,046)	(64,735)
Light and heat	(5,232)	(5,800)
Repairs and maintenance	(63,290)	(74,013)
Insurance	(9,602)	(8,054)
Motor vehicle expenses	(21,184)	(22,937)
Other motor/travel costs	(16,083)	(13,122)
Legal and professional fees	(30,173)	(26,942)
Telephone	(16,949)	(18,195)
Other office costs	(12,569)	(11,458)
Depreciation	(44,927)	(52,332)
Other interest payable and similar charges	(499)	(488)
Advertising and PR costs	(3,368)	(2,362)
Information system costs and subscriptions	(19,214)	(14,890)
Cleaning	(11,768)	(5,039)
Cost of meetings and conferences	(11,422)	(7,739)
Disbursements and sundries	(8,965)	(4,165)
Funding allocated to other bureaux	(701,005)	(399,256)
	<u>(2,991,697)</u>	<u>(2,405,994)</u>
Total expenditure	<u>(2,991,697)</u>	<u>(2,405,994)</u>
Net (expenditure)/income	<u>(66,933)</u>	<u>156,557</u>

DERBYSHIRE DISTRICTS CITIZENS ADVICE BUREAU

England & Wales - Charity number 1094369

Accounts

COMPANY REGISTRATION NUMBER: 04429840
CHARITY REGISTRATION NUMBER: 1094369

Derbyshire Districts Citizens Advice Bureau
Company Limited by Guarantee
Financial Statements
31 March 2023

MCABA Limited t/a Mitchells
Chartered accountants & Statutory Auditor
91-97 Saltergate
Chesterfield
Derbyshire
S40 1LA

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2023

	Pages
Trustees' annual report (incorporating the director's report)	1 to 13
Independent auditor's report to the members	14 to 17
Statement of financial activities (including income and expenditure account)	18
Statement of financial position	19
Statement of cash flows	20
Notes to the financial statements	21 to 32
The following pages do not form part of the financial statements	
Detailed statement of financial activities	34 to 35

Derbyshire Districts Citizens Advice Bureau
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 March 2023

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2023.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Reference and administrative details

Registered charity name	Derbyshire Districts Citizens Advice Bureau	
Charity registration number	1094369	
Company registration number	04429840	
Principal office	Town Hall Bank Road Matlock DE4 3NN	
Registered office	26 Spring Gardens Buxton Derbyshire SK17 6DE	
The trustees	Susan Campbell Anthony McIlveen Elaine Michel Linda Syson-Nibbs Terri Jones Nigel Smith Elizabeth Evans Dorcas Bunton Claire Cadogan Benjamin Green Sally MacIntyre Steven Watt Julie Hirst Susan Allard	
		(Appointed 29 March 2023)
		(Appointed 29 March 2023)
		(Appointed 28 June 2023)
Chief officer	Chloe Doxey	
Senior operations managers	Melanie Mallinson, Robert Southwell, Jo Taylor	
Company secretary	Chloe Doxey	
Auditor	MCABA Limited t/a Mitchells Chartered Accountants & Statutory Auditor 91-97 Saltergate Chesterfield Derbyshire S40 1LA	
Bankers	HSBC Bank Plc Market Place Chesterfield Derbyshire S40 1TN	Unity Trust Bank Plc 4 Brindley Place Birmingham B1 2JB

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Structure, governance and management

Governing Document

Derbyshire Districts Citizens Advice Bureau (trading as Citizens Advice Derbyshire Districts) is a company limited by guarantee, incorporated in the United Kingdom, and has obtained exemption with the Companies Act to dispense with the word Limited as part of its name.

The organisation is established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. It was formed by the merger on 1 April 2013 of Derbyshire Dales, Amber Valley & Erewash Citizens Advice Bureau Limited with High Peak Citizens Advice Bureau. The Memorandum and Articles were updated in 2023.

Objectives and activities

Aims and Objectives

The organisation's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but not limited to, for the benefit of the community in Amber Valley, Derbyshire Dales, Erewash, High Peak and surrounding areas.

Principal Activity

To establish, provide and assist in the provision of Citizens Advice services and outlets supplying a free, independent, confidential and impartial service of advice, information and counselling for the general public.

The service aims:

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Public Benefit

Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the organisation and in planning the future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set and ensure services continue to be of benefit to the general public.

The service is run for, and open to, all members of the public. The stated objectives in the governing document are 'to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but not limited to, for the benefit of the community in Amber Valley, Derbyshire Dales, Erewash, High Peak and surrounding areas.'

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Objectives and activities *(continued)*

Public Benefit *(continued)*

Citizens Advice Derbyshire Districts meets these objectives in a number of ways.

- By ensuring that all members of the public have easy access to the service in different locations and also by telephone and webchat.
- By providing free, expert advice in most areas of the law and helping people to cope with the pressures and demands of life in the 21st century.
- By advertising the service to the public.
- By advising people about their rights and responsibilities.
- By assisting the poorer members of society about benefits due to them - see above (there is clear evidence that poor health is related to low income).
- By working with GPs to provide services in health settings (there is evidence that effective advice work intervention improves health outcomes).
- By assisting people with large and crippling debts, enabling them to pay for basics such as food and energy (there is a clear relationship between debt and mental health). Anecdotal evidence suggests that debt advice improves mental health.
- By preventing homelessness.
- By helping people to claim health related benefits.
- By helping to keep people in their jobs.
- By providing training and education to volunteers from the local community.
- By providing information to the general public through the media and other channels.
- By using the information gained from thousands of clients to influence and impose policies and practices that affect people's lives.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Objectives and activities *(continued)*

Day to day operations

Day to day responsibility for the delivery of the service to the community rests with the Chief Officer and her team of 29 full-time and 47 part-time staff (total 76 staff), 58.3 average Full Time Equivalents, 85 volunteers and 14 trustees. The team includes two Senior Operations Managers, a Management Accountant, five Service Managers, three Training Officers, and advice centre-based Supervisors who not only manage day to day operations but also develop new advice services and campaigns, ensure service targets are met, liaise with contract providers, meet Citizens Advice quality standards, and most importantly support the volunteers and staff who are dealing directly with clients. The support provided includes individual supervision, training and update on new benefit and legal issues. Salaries for senior managers are reviewed annually in line with policy for the organisation.

Governance - The Trustee Board

The organisation has a Trustee Board of up to 15 members who meet a minimum of four times a year and are responsible for the strategic direction and policy of the organisation. The members of the Trustee Board are charity trustees for the purposes of charity law and members and directors of the company for the purposes of company law. They guarantee to contribute an amount not exceeding £10 to the assets of the charitable company in the event of winding up. The total number of guarantees at 31 March 2023 was 13 (2022: 11). The Chief Officer and Senior Operations Managers also attend Board meetings but have no voting rights. Occasionally other staff members will be requested to attend. The Board launched a recruitment drive to attract new trustees to the Board. The Board continues to look for new trustees to increase the members to 15.

Trustee sub-committees have been established to consider specific aspects of governance in the areas of Finance, Human Resources and Service Delivery. Their roles, responsibilities and limits of authority have been clearly defined and provide a significant contribution to the overall governance of the organisation and its management. In addition to the sub-committees, working parties are also periodically established to deal with other issues such as Equity, Diversity and Inclusion, funding and Board recruitment.

Recruitment and Appointment of the Trustee Board

Under the requirements of the Memorandum and Articles of Association the elected members of the Trustee Board shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected for a further 3 years. Due to the nature of advisory services, the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. To enhance the pool of trustees, the organisation advertises for members of the community who would be willing to be considered for nomination and offer their own experience to assist the organisation.

Trustee Induction and Training

New trustees are provided with an induction pack which outlines their roles and responsibilities. Citizens Advice offer specialist training courses for new and existing Trustee Board members, as well as encouraging trustees to take part in local, regional and national forums.

Risk Management

The Trustee Board is also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The basis for this is a review of the major risks to which the organisation could be exposed.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Objectives and activities *(continued)*

Risk Management *(continued)*

This has been translated into a risk register which is updated and reviewed at board meetings. The plan identifies risks that can arise from events or circumstances relating to strategy and contracts with funders, the service given to clients, staff and volunteers, finance and information technology. The register sets out internal controls and procedures which have been established to mitigate the identified risk and safeguard the organisation. The purpose of these controls is to manage the risk efficiently and effectively, having regard to the likelihood of risks being realised and the potential impact. They are designed to manage risk to a reasonable level rather than to eliminate the risk and are subject to periodic review and some independent checking in areas of highest risk. Maintenance of those controls is a joint responsibility of the Chief Officer and The Board of Trustees. Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources during the year. The charity continues to seek to diversify its funding sources. The Trustees have also approved a new reserves policy to ensure that the organisation makes the best use of its resources whilst also protecting the organisation's future financial stability.

We were also pleased to receive Cyber Essentials Plus accreditation which puts us in a very strong position to protect against the risk of online security threats.

National Association of Citizens Advice Bureaux

Derbyshire Districts Citizens Advice Bureau (trading as Citizens Advice Derbyshire Districts) is a member of the National Association of Citizens Advice Bureaux (company number 01436945 and registered charity number 279057) which operates under the name of "Citizens Advice" and provides guidance, encouragement, training and support. Citizens Advice also ensures compliance by the organisation with the membership standards required to retain membership and operate as a Citizens Advice Bureau.

Clients and their needs

The organisation continues to demonstrate that it can take decisive action to ensure that our clients receive the quality advice they need in a timely manner. We have continued to offer a high-quality service to our clients and consistently score green on quality of advice assessment. Money advice quality continues to score consistently high. We have continued to embrace the return to face-to-face advice whilst retaining some of the very valuable experience gained in delivering advice remotely during the pandemic.

We have been looking closely at the impact of the cost-of-living crisis on our clients, the additional stresses they are under and the consequent effect on our staff. We have made use of the new analytical tools on our case recording system to monitor trends. We have prepared and distributed reports to all MPs and Councillors in the region to highlight the issues our clients are facing.

Working with our partners we have delivered financial capability sessions to 16-25 year olds and hope to continue to expand this service with the rollout of financial capability videos aimed at 16-19 year olds.

We delivered financial capability training to Deaf-initely Women, a specialist deaf charity and plan to expand this service as we work with partners to increase the reach of our service to deaf clients.

The older peoples service is now operation in all 4 districts. We have also recently been successful in winning a bid to work in partnership with a major gas distribution network to expand our service to older people, particularly those who are unable to travel to our offices.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Objectives and activities *(continued)*

Service delivery

The cost of living crisis has led to an increase in the demand for our services, in particular from clients who have not needed to contact us previously but who are no longer able to manage financially.

We have identified that data poverty is a growing issue and have run several pop-up events handing out sim cards to clients at risk of data poverty.

Our volunteers are provided with additional training to help them provide a more flexible service. They can offer face to face, telephone or virtual advice to clients. We have recruited a multi skilled adviser and are currently looking for another. In addition, following the decision by DWP to discontinue funding to provide face to face advice for Help to Claim we have increased our training to our advisers to enable them to help our more vulnerable clients make and manage a claim for Universal Credit.

We have expanded our foodbank provision which has led to three new outreach advice venues in Amber Valley and Erewash.

The website launched in July 2021 has increased our digital offering. Clients can submit email queries. There is a special page for deaf clients with information on accessing advice. In addition, generalist advice, money advice and Help to Claim (Universal Credit) advice can be provided via webchat.

The student volunteering programme with Nottingham University has been reintroduced and expanded. We have also assumed the responsibility for ensuring the quality of the Pension Wise Partnership in the region and quality scores have been 100%.

Communications and Campaigns

We have communicated with local MPs highlighting the cost of living crisis and setting out ways in which they can support local people. We have also run several meetings with local councils which have served to inform them of the issues we are presented with and our responses to those issues. Our social media campaigns are well planned to ensure that they are focussed to our client needs. This year we have run campaigns on energy prices, savings advice and national consumer week. We communicate regularly with our stakeholders. We consider one of the most effective ways we do this is our delivery of impact reports which clearly demonstrate the effect of our advice on clients.

Internally we have reinstated regular face to face workers meetings where staff and volunteers are kept up to date on latest developments. As part of our internal communications plan each team shares regular updates with staff and volunteers. We ensure that Research and Campaigns are included on the agenda at each workers meeting and have launched a Research and Campaigns newsletter.

Partnership working

Several successful working partnerships are now well established and continue to work well.

We have re-established our working relationship with Nottingham University and student placements restarted in October 2022.

We have continued to build on the DCHS relationship and now provide staff wellbeing advice and advice in long COVID clinics. We were pleased that the project was shortlisted for the National HSJ awards as the most impactful project addressing health inequalities.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Objectives and activities *(continued)*

Partnership working *(continued)*

We have established a strong working relationship with the British Deaf Association and continue to look for opportunities and funding to expand our advice service to deaf and hard of hearing clients.

Our membership of the Derbyshire Hate Crime Practitioners Group (which includes the Derbyshire Multifaith team, Derbyshire LGBT+, Police and other diverse partners) see us submit a regular newsletter article.

We have recently been successful in renewing funding from a major electricity distributor to provide energy advice to clients. In addition, we have also been successful in bidding for funding from a major gas distributor to provide income maximisation and energy advice to over 65s, including those who are unable to attend our offices thereby reaching more vulnerable members of society.

We have expanded our work with foodbank charities and offer sessions in foodbanks in all 4 districts. We have delivered several events concentrating on energy and the cost of living. The focus has also been on young people and families, financial capability and working with the deaf community. There is ongoing work with local partnerships, councillors and MPs. We are also involved in national campaigns, including the recent scams awareness week.

Sustainability

As an organisation we rely on funding from a variety of sources to enable us to provide our services. We are grateful to our funders for their continued support.

During the year we have successfully retained existing funding and secured new funding. Our bid to retain GP funding now Public Health Advisory Service (PHAS) has been successful, and we will now take the lead on this project, which will run from 1 October 2023 to 30 September 2026 with a potential extension for up to 8 years subject to performance. Money Advice funding has been confirmed to 2025. Our current contract to deliver Help to Claim advice runs until March 2024. Funding has been secured from National Grid to deliver income maximisation and energy advice in the East Midlands until 2025, with a possibility of further extensions. We were also successful in securing funding to expand our over 65s advice project, funding begins August 2023 for two years, with a possibility of further extensions. The trustees acknowledge, however, that some of our funding will be retendered in 2024. The senior management team will be working hard to win these bids but there is an acceptance that there may well be a reduction in funding even if they are successful. We continue to look for opportunities to diversify our funding.

Culture

We have continued to focus on equity, diversity and inclusion ("EDI"). We established an EDI steering group made up of 2 trustees, 1 senior manager and 8 staff/volunteer EDI champions. The group has been instrumental in raising awareness of EDI in the organisation via a newly launched quarterly newsletter. They are evaluating our current EDI policies with a view to updating and continue to progress our rainbow accreditation. As part of this all staff and volunteers have completed mandatory EDI training. We have applied to join a board apprenticeship scheme with a view to increasing the diversity on our board of trustees.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Objectives and activities *(continued)*

Culture *(continued)*

Our way of working has changed significantly over the past couple of years. We appreciate the way in which our staff and volunteers have adapted. We aim to recruit and retain the best people (both staff and volunteers) and have put in place a number of new initiatives to enhance our reputation as a good employer. We also strive to be an inclusive employer. The Wellbeing initiatives working group has implemented three initiatives suggested - annual leave purchase and sale, a buddy scheme and mental health first aiders. Training and support is a priority including vicarious trauma training for our frontline workers who are faced with increasing demands from our clients. With these steps we are nearer to our ultimate aim of achieving "Investors in Diversity" status in the next couple of years.

Our intention is to continue to offer a choice of home and office working in a way which will balance the needs of our clients and the organisation against those of our staff and volunteers. The audit process known as Leadership Self-Assessment is a key condition of our Membership Agreement with Citizens Advice. In May 2023 we were visited by the National organisation and were extremely pleased to achieve the maximum score in all areas: governance, strategic business planning; risk management; financial management; people management; operation performance; partnership working; research and campaigns and equality leadership. This means that the organisation demonstrates good or excellent leadership in all areas and compliance with the AQS Debt Advice Quality Framework.

The trustees consider that the organisation is well placed to continue to provide advice in the traditional way to local clients but also to enhance its reputation as an adaptable, innovative organisation in delivering advice via other delivery channels to a wide range of clients on the many issues facing them in the current economy.

Achievements and performance

Citizens Advice Derbyshire Districts works to give people full knowledge of their rights and responsibilities by providing confidential, impartial advice that is free. In 2022/23 the organisation helped over 22,600 people deal with over 109,800 problems. Benefit and debt problems continue to be the most frequent enquiries, with the total financial outcome achieved for clients in 2022/23 being £20.3 million. Where possible the outcome, impact and benefits of the advice are quantified, and funders are informed quarterly. Whilst benefits and debt remain the two largest areas of enquiry the organisation also advised a number of clients on financial services and capability issues, utilities (energy, gas and water) and housing problems. The organisation also undertakes campaigning and influencing work to reform policy, procedures or practices that impact negatively on the organisation's clients' lives. In 2022/23 the organisation had numerous campaigns on cost of living and energy cost issues, young people and families, financial capability and working with the deaf community. There is ongoing work with local partnerships, councillors and MPs. We are also involved in national campaigns, including the recent scams awareness week.

The organisation operates from a number of locations across the districts including offices in Buxton, Glossop, Heanor, Ilkeston and Matlock where advice sessions are offered and supported by the organisation's principal funders. These sessions are primarily staffed by the organisation's large and committed team of volunteers who give their time freely to help to deliver this vital service over the year. The organisation acknowledges their contribution, values it greatly and would like to thank them for their continued support.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Achievements and performance *(continued)*

The organisation also offers advice in the community by holding sessions at over 70 separate locations on an outreach basis. This is largely via their partnership with Derbyshire County Council to provide access to advice in GP Surgeries and Children`s Centres. The Family Advice & GP service has assisted over 5,075 clients with over 27,151 separate issues in 2022/23. More recently our outreach work has expanded to include sessions at foodbanks and libraries. These sessions enable us to work directly within the community in the more isolated areas of our districts, ensuring we reach the most vulnerable clients.

The organisation's telephone Adviceline, open daily from 9.00am to 4.00pm serves the whole of the organisation's districts and acts as a gateway into our service for clients needing face to face advice from generalist advisers or specialist caseworkers. In 2022/23 the organisation has handled over 14,000 calls via this service. We also offer advice via email and webchat services.

The organisation is funded by the Money and Pensions Service, High Peak Borough Council, Derbyshire Dales District Council and Amber Valley Borough Council to provide specialist money advice and casework services. These services operate across the district and provide ongoing support and specialist help to those in debt. The organisation receives funding to deliver projects aimed at helping people with their energy bills and tackle fuel poverty. The organisation also offers guidance on pension options as part of the Pension Wise service.

Financial review

The funding climate remains tough and uncertain and the organisation is faced with increased calls on its services. The Trustee Board is keen to ensure that the organisation remains financially stable and there is no significant reduction in services. It therefore strives to set break even budgets based on known funding and keep reserves available to help the organisation cope with unexpected changes in funding. The trustees monitor performance looking at our actual outturn, taking into consideration the current economic climate and its impact on our income and outgoings. This position is kept under constant review. As part of the risk management process the senior management team considered the effect of any potential loss of funding what contingency measures might need to be taken to deal with the consequential impact on the organisation. The organisation currently has a strong cash flow, sufficient reserves, a good relationship with our funders and a proven ability to secure new funding streams.

We have reached the conclusion that there is a reasonable expectation that we have sufficient resources to continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements and have therefore adopted the going concern basis of preparation. The financial statements show a surplus of £156,557. In 2021/22 there was a surplus of £278,287.

Balance Sheet Resources

The organisation continues to enjoy a healthy cash position, with £962,196 cash at bank and in hand at 31 March 2023. This is more than enough to pay creditors when they fall due of £265,099 at 31 March 2023. Reserves as at 31 March 2023 stand at £894,919.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Financial review *(continued)*

Principal Sources of Funding

Funding of core services is by way of a grant from Derbyshire Dales District Council, High Peak Borough Council, a three-year service level agreement with Amber Valley Borough Council and a three-year service level agreement with Erewash Borough Council; an annual agreement with Belper Town Council and in-kind contributions from the Heanor and Loscoe Town Council.

The organisation also received funding from the Money and Pensions Service, High Peak Borough Council, Derbyshire Dales District Council and Amber Valley Borough Council to continue to provide debt and money advice.

Derbyshire County Council (formerly the Primary Care Trust) originally awarded the organisation a three-year contract for the delivery of outreach services in GP practices to March 2016 and this has subsequently been extended to September 2023. The organisation also secured funding to deliver outreach sessions in Wellbeing Hubs, also until 2023. This contract was put out to tender and we have been successful in becoming the lead partner to PHAs contract from 1 October 2023 to 30 September 2026.

In 2015 the organisation won the contract to provide the Pension Wise service through Citizens Advice across Derbyshire and Nottinghamshire. This contract was extended in 2017/18, and the organisation now leads the delivery of Pension Wise, in partnership with Citizens Advice Leicestershire, Lincoln and Sheffield. Pension Wise funding is now confirmed through to 2024.

Investment Policy

In order to maximise income, surplus funds (until needed for expenditure) are retained in interest-bearing accounts. The Board of Trustees have established a policy which enables fixed term investments to be made at higher interest rates. These investments are over periods not exceeding 12 months and are regularly reviewed by the Finance Sub-committee.

Reserves Policy

The Trustees review the reserves each year. The purpose of this is to ensure that reserves held are in accordance with the policy and that the balances are at the right level for the organisation. The Trustee Board has examined the organisation's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the value of financial reserves should take into consideration (where relevant):

- The protection of staff from the effect of a part or total reduction in the provision of organisation services, for pay in lieu of notice and redundancy pay.
- Holding sufficient funds to cover contractual obligations to suppliers in the event of closure.
- Reserves for the continuation of the core service in the event of disruptions to funding streams, unbudgeted but necessary expenditure and initial investment to get new projects off the ground

Citizens Advice Derbyshire Districts is currently dependent on core funding from the Local Authority to sustain its activities, as project and earned income alone would not allow the organisation to continue operating.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Financial review *(continued)*

Reserves Policy *(continued)*

To mitigate the impact of a major loss of funding the board has agreed to keep a minimum level of financial reserves to cover the costs of restructuring and, if necessary, downsizing the charity.

Estimated shutdown costs consist of

:

- Personnel costs in the event of closure**: £230,915
- Contractual liabilities and associated costs in the event of long-term underfunding/short-term continuation: £76,507

Giving a total of estimated shutdown costs of £307,422

** An allocation for payment in lieu of notice is not included in the redundancy calculations as this would be taken from salaries in the operational budget.

The Trustees consider that having at least a full three months' costs in reserves to meet any unforeseen expenditure or loss of funding is sufficient. At 31 March 2023 total unrestricted reserves were £894,919 and the estimated value of three months' costs is £582,416, therefore unrestricted reserves are in excess of the estimated costs at the year-end. This means that in the extremely unlikely event of all our funding ceasing at the same time, we would have sufficient funds to keep the organisation running whilst we look for other sources of funding. The plan is to retain a level equivalent to three months' costs and look to invest the surplus in improving current services and funding new services or locations.

After consideration, the Trustees consider that the above investment policies and current reserves are adequate for the purposes mentioned above. This position and the reserves policy will be reviewed by the Trustee board as a minimum once a year.

Plans for future periods

The Board sets the strategic direction in the form of our organisational strategy every three years. The leadership team undertakes an annual planning cycle in the form of an organisational business plan which tracks the operational performance and progress against the strategic objectives set out in the strategy. 2023/24 will see the organisation focus on improving access to advice services and ensuring the quality of our advice remains high. We will be working on the strategy for retaining those significant funding streams which will be retendered in the next year. We aim to continue to work with suitable partners to enhance our service offering. We will focus on the continued wellbeing of our staff and volunteers and on the implementation of our EDI plan. We will also continue to strengthen our campaigning work, enhance our profile and further develop local fundraising strategy.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

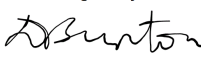
- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 14 November 2023 and signed on behalf of the board of trustees by:

DocuSigned by:

02E029070C1345F...
Dorcas Bunton
Trustee

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau

Year ended 31 March 2023

Opinion

We have audited the financial statements of Derbyshire Districts Citizens Advice Bureau (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charity's affairs as at 31 March 2023 and of its 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;
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charity 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 charity'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.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2023

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau (continued)

Year ended 31 March 2023

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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 my 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.

Auditor's responsibilities for detecting irregularities, including fraud

The objectives of our audit are: to identify and assess the risks of material misstatement of the financial statements due to fraud or error; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud or error; and to respond appropriately to those risks. Owing to the inherent limitations of an audit, there is an unavoidable risk that material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of the legal and regulatory frameworks applicable to the charity and the sector in which they operate. We determined that the following laws and regulations were most significant; the Companies Act 2006, the Charities SORP (FRS 102) and UK corporate taxation law.
- We obtained an understanding of how the charity is complying with those legal and regulatory frameworks by making inquiries to relevant members of the management team. We corroborated our inquiries through our review of board minutes (where applicable) and inquiry into legal fees incurred in the year.
- We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:
 - Identifying the controls management has in place to prevent and detect fraud and assessing the operation of these controls
 - Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2023

- Identifying and testing journal entries, in particular any journal entries that were large or unusual in nature
- Assessing the extent of compliance with the relevant laws and regulations governing the charity and the sector it operates within. This included a review of any potential breaches during and since the year end; and
- Challenging assumptions and judgements made by management in its significant accounting estimates.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements the less likely we would become aware of it. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error as fraud may involve deliberate concealment by, for example, forgery, intentional misrepresentations or collusion.

A further description of our responsibilities is available 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 members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:

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Andrew McDaid BFP FCA (Senior Statutory Auditor)

For and on behalf of
MCABA Limited t/a Mitchells
Chartered Accountants & Statutory Auditor
91-97 Saltergate
Chesterfield
Derbyshire
S40 1LA

Date: _____ 14 November 2023

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2023

		2023		2022	
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	3,127	–	3,127	1,770
Charitable activities	6	1,219,578	1,335,609	2,555,187	2,453,584
Other trading activities	7	2,341	–	2,341	10,882
Investment income	8	1,896	–	1,896	318
Total income		<u>1,226,942</u>	<u>1,335,609</u>	<u>2,562,551</u>	<u>2,466,554</u>
Expenditure					
Expenditure on charitable activities	9	(1,070,385)	(1,335,609)	(2,405,994)	(2,188,267)
Total expenditure		<u>(1,070,385)</u>	<u>(1,335,609)</u>	<u>(2,405,994)</u>	<u>(2,188,267)</u>
Net income and net movement in funds		<u>156,557</u>	<u>–</u>	<u>156,557</u>	<u>278,287</u>
Reconciliation of funds					
Total funds brought forward		738,362	–	738,362	460,075
Total funds carried forward		<u>894,919</u>	<u>–</u>	<u>894,919</u>	<u>738,362</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 21 to 32 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2023

	Note	2023 £	£	2022 £
Fixed assets				
Tangible fixed assets	15		41,350	61,827
Current assets				
Debtors	16	156,472		79,578
Cash at bank and in hand		<u>962,196</u>		<u>801,122</u>
		1,118,668		880,700
Creditors: amounts falling due within one year	17	<u>(265,099)</u>		<u>(204,165)</u>
Net current assets			<u>853,569</u>	<u>676,535</u>
Total assets less current liabilities			<u>894,919</u>	<u>738,362</u>
Net assets			<u>894,919</u>	<u>738,362</u>
Funds of the charity				
Unrestricted funds			<u>894,919</u>	<u>738,362</u>
Total charity funds	20		<u>894,919</u>	<u>738,362</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on

14 November 2023 and are signed on behalf of the board by:

DocuSigned by:

 02E029070C1345F...
 Dorcas Bunton
 Trustee

The notes on pages 21 to 32 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2023

	2023 £	2022 £
Cash flows from operating activities		
Net income	156,557	278,287
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	52,332	40,770
Dividends, interest and rents from investments	(1,896)	(318)
Interest payable and similar charges	488	410
<i>Changes in:</i>		
Trade and other debtors	(77,077)	(2,679)
Trade and other creditors	61,117	(13,611)
Cash generated from operations	191,521	302,859
Interest paid	(488)	(410)
Net cash from operating activities	<u>191,033</u>	<u>302,449</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	1,896	318
Purchase of tangible assets	(31,855)	(63,174)
Net cash used in investing activities	<u>(29,959)</u>	<u>(62,856)</u>
Net increase in cash and cash equivalents	161,074	239,593
Cash and cash equivalents at beginning of year	<u>801,122</u>	<u>561,529</u>
Cash and cash equivalents at end of year	<u>962,196</u>	<u>801,122</u>

The notes on pages 21 to 32 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2023

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 26 Spring Gardens, Buxton, Derbyshire, SK17 6DE.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

The charity meets the definition of a public benefit entity under FRS 102.

Going concern

The Trustees are of the opinion that the charity can continue to meet its obligations as they fall due for the foreseeable future due to the current level of financial reserves and expectations of future income. As a consequence, the Trustees have prepared the financial statements on the going concern basis..

Judgements and key sources of estimation uncertainty

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. The trustees do not consider there to be any estimates or associated assumptions that would give rise to a significant risk of causing a material misstatement in the carrying values of assets and liabilities in these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes and general objectives. Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure imposed by the donors or which have been raised by the charity for a particular purpose. The costs of raising and administering such funds are charged against the specific fund. The aims and use of each restricted fund is set out in the notes to the financial statements. Where any restricted funds are in surplus, any such surplus is either carried forward or transferred to unrestricted funds in accordance with the underlying grant agreement or as indicated by the grant funder.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

The following specific policies are applied to particular categories of income:

- Income from donations is recognised when the donation is received.
- Income from donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers. The use of properties occupied by the charity at Heanor and New Mills are donated in full or in part to the charity.
- Investment income is included when it becomes receivable.
- Grant income is recognised when the charity becomes unconditionally entitled to that income. Where entitlement to grant income is subject to performance-related or other conditions, income is recognised in the Statement of Financial Activities in line with the achievement of performance and satisfaction of those conditions.

Where grant income is subject to a potential clawback provision, any such provisions included in the financial statements are based on the amounts that are repayable under the terms of underlying grant agreements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under the headings in the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events and non-charitable trading activities.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity that are necessary to support those activities.
- Governance costs include those associated with meeting the constitutional and statutory requirements of the charity and include statutory audit fees and costs linked to the strategic management of the charity.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories within the Statement of Financial Activities reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight-line basis over the period of the lease.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

The trustees continue to operate a policy of not capitalising individual items of equipment costing less than £2,000 where the application of this policy does not materially misstate the financial statements.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold improvements	-	10% straight line
Office equipment	-	33% straight line

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date. For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs.

Financial instruments

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised as such in the statement of financial activities.

Pensions

The charity operates a defined contribution pension scheme, the assets of which are held separately from those of the charity. Contributions payable for the year are shown within the statement of financial activities.

4. Limited by guarantee

The charity is limited by guarantee and in the event of it being wound up every member is liable to contribute a sum not exceeding £10. There are no shares of any class, either authorised or allotted.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Donations				
Donations	<u>3,127</u>	<u>3,127</u>	<u>1,770</u>	<u>1,770</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Pension Wise	–	744,031	744,031
Money Advice Services /Leicester Money Advice	–	205,902	205,902
Derbyshire Dales District Council (Debt Project)	33,500	–	33,500
Belper Town Council	16,007	–	16,007
High Peak Borough Council	75,000	–	75,000
Erewash Borough Council	59,592	–	59,592
Derbyshire Dales District Council	23,285	–	23,285
Derbyshire County Council (Wellness Hubs)	150,930	–	150,930
Derbyshire County Council (GP Project)	450,834	–	450,834
Amber Valley Borough Council	102,440	–	102,440
Bare Necessities Glossopdale Food Bank	–	5,000	5,000
Big Energy Saving Network	–	19,537	19,537
Chinley Outreach Session	–	1,400	1,400
Building Better Opportunities	–	80,877	80,877
Ripley Town Council	8,636	–	8,636
Citizens Advice - Help to claim	–	136,794	136,794
Western Power - Power Up GP Project	22,300	–	22,300
Western Power - Power Up Smart	131,767	–	131,767
Energy Advice Programme	–	10,110	10,110
Big Kirkhallam	–	8,839	8,839
DCC Containment Fund	84,877	–	84,877
Derbyshire Community Health Services	–	74,419	74,419
Foodbanks Advisory	–	2,100	2,100
EAP - Carbon Monoxide Advice Project	40,210	–	40,210
Derbyshire Dales Outreach Project	–	15,000	15,000
Rotherham Doncaster & South Humber Care NHS Foundation Trust	–	5,000	5,000
High Peak BC Older Person Champion	–	15,000	15,000
High Peak Financial Capability Wallet Watch Derbyshire	–	3,100	3,100
National Grid - Data Poverty Events	20,200	–	20,200
Fuel Bank Foundation Pilot	–	1,500	1,500
Derbyshire County Council Foodbank Advisory	–	7,000	7,000
	<u>1,219,578</u>	<u>1,335,609</u>	<u>2,555,187</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Pension Wise	–	649,315	649,315
Money Advice Services /Leicester Money Advice	–	195,406	195,406
Derbyshire Dales District Council (Debt Project)	33,500	–	33,500
Belper Town Council	10,317	–	10,317
High Peak Borough Council	75,000	–	75,000
Erewash Borough Council	59,592	–	59,592
Derbyshire Dales District Council	23,285	–	23,285
Derbyshire County Council (Wellness Hubs)	195,910	–	195,910
Derbyshire County Council (GP Project)	450,834	–	450,834
Amber Valley Borough Council	102,440	–	102,440
Bare Necessities Glossopdale Food Bank	–	5,000	5,000
Big Energy Saving Network	–	27,122	27,122
Chinley Outreach Session	–	1,000	1,000
Building Better Opportunities	–	89,742	89,742
Ripley Town Council	8,550	–	8,550
Citizens Advice - Help to claim	–	133,995	133,995
Western Power - Power Up GP Project	14,200	–	14,200
Western Power - Power Up Smart	184,471	–	184,471
Energy Advice Programme	–	6,000	6,000
Big Kirkhallam	–	8,656	8,656
Softphones	–	4,312	4,312
Amber Valley Health Partnership	–	10,000	10,000
Severn Trent Community Fund	–	10,000	10,000
DCC Containment Fund	63,658	–	63,658
Derbyshire Community Health Services	–	71,614	71,614
Foodbanks Advisory	–	6,300	6,300
EAP - Carbon Monoxide Advice Project	13,365	–	13,365
	<u>1,235,122</u>	<u>1,218,462</u>	<u>2,453,584</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

6. Charitable activities *(continued)*

Grant funding for advice services expended in the year included the following projects:

General Advice Services

Funding awarded by Amber Valley Borough Council, Erewash Borough Council, Derbyshire Dales District Council, High Peak Borough Council, Belper Town Council and Ripley Town Council to provide general advice services from the Heanor, Ilkeston, Matlock and High Peak offices, along with a number of outreach centres.

Money Advice

Funding from the Money Advice Service has been supplemented by continued funding from Amber Valley Borough Council, High Peak Borough Council and Derbyshire Dales District Council to enable the bureaux to provide debt and money advice to a wide range of clients.

GP Surgeries

Derbyshire County Council (was PCT) maintained their funding levels this year to enable advice sessions to be held in every GP surgery in Derbyshire Dales, Amber Valley, High Peak and Erewash. If a surgery is unable to accommodate the service, then alternative arrangements are made to ensure that the service is available to as many people as possible.

Children and Families

Funding was awarded by Derbyshire County Council to provide specialist advice services to families with children across the four local authority areas.

Pension Wise

This project commenced in January 2015 to give pension guidance to individuals over 50.

Energy Advice

Small grant funding has been received from National Citizens Advice to deliver energy related advice to local clients and energy related training to frontline workers across the East Midlands. Funding has been received from Western Power Distribution to provide tailored energy and income maximisation advice to vulnerable people on their priority services register.

Universal Credit

Funding has been received as part of the "Help to Claim" service, designed to support people in the early stages of their Universal credit claim, helping them through to their first payment.

Building Better Opportunities

Funding was received from National Lottery to provide tailored personal support to individuals to assist them in moving closer to the labour market.

Derbyshire Community Health Services

Funding was granted by Derbyshire County Council to offer support and advocacy to referred patients and their families on a range of social, legal and financial issues within Derbyshire, excluding Derby City.

7. Other trading activities

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Other income	2,341	2,341	10,882	10,882

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

8. Investment income

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Short term deposits	1,896	1,896	318	318

9. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Advice Service	898,921	1,243,559	2,142,480
Support costs (Note 10)	171,464	92,050	263,514
	<u>1,070,385</u>	<u>1,335,609</u>	<u>2,405,994</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Advice Service	827,074	1,118,962	1,946,036
Support costs (Note 10)	129,497	112,734	242,231
	<u>956,571</u>	<u>1,231,696</u>	<u>2,188,267</u>

10. Analysis of support costs

	Advice services £	Total 2023 £	Total 2022 £
Premises	83,628	83,628	75,038
Communications and IT	146,902	146,902	147,238
General office	15,627	15,627	9,957
Governance costs	17,357	17,357	9,998
	<u>263,514</u>	<u>263,514</u>	<u>242,231</u>

11. Taxation

The whole of the company's income is exempt from taxation and is used entirely for charitable purposes and therefore no tax charge has been provided for in these accounts.

12. Net income

Net income is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	52,332	40,770
Fees payable for the audit of the financial statements	<u>10,200</u>	<u>7,980</u>

Fees payable in respect of non-audit services provided by the statutory auditor amounted to £2,700 (2022: £2,040).

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	1,476,817	1,350,066
Social security costs	115,111	101,869
Employer contributions to pension plans	82,539	81,291
	<u>1,674,467</u>	<u>1,533,226</u>

The average head count of employees during the year was 73 (2022: 68).

The number of employees to whom retirement benefits were accruing under a defined contribution scheme during the year was 72 (2022: 65).

No employee received employee benefits of more than £60,000 during the year (2022: None).

Key Management Personnel

The key management personnel of the charity consist of the Chief Officer and Senior Operations Managers, as listed on page 1. The total employee benefits (including employer pension contributions) of the key management personnel of the charity were £152,418 (2022: £135,508).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity were received by the trustees in either the current or comparative period.

During the year expenses totalling £25 were reimbursed to one trustee in respect of expenses incurred in carrying out their duties as a trustee. No such expenses were reimbursed in the comparative period.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

15. Tangible fixed assets

	Leasehold Improvements £	Office Equipment £	Total £
Cost			
At 1 April 2022	3,889	122,309	126,198
Additions	–	31,855	31,855
At 31 March 2023	<u>3,889</u>	<u>154,164</u>	<u>158,053</u>
Depreciation			
At 1 April 2022	3,889	60,482	64,371
Charge for the year	–	52,332	52,332
At 31 March 2023	<u>3,889</u>	<u>112,814</u>	<u>116,703</u>
Carrying amount			
At 31 March 2023	<u>–</u>	<u>41,350</u>	<u>41,350</u>
At 31 March 2022	<u>–</u>	<u>61,827</u>	<u>61,827</u>

16. Debtors

	2023 £	2022 £
Prepayments and accrued income	69,326	63,808
Other debtors	87,146	15,770
	<u>156,472</u>	<u>79,578</u>

17. Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	105,482	80,289
Social security and other taxes	104,161	36,594
Other creditors	55,456	87,282
	<u>265,099</u>	<u>204,165</u>

18. Deferred income

	2023 £	2022 £
At 1 April 2022	35,920	82,774
Amount released to income	(35,920)	(82,774)
Amount deferred in year	46,436	35,920
At 31 March 2023	<u>46,436</u>	<u>35,920</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

19. Pensions and other post-retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £82,539 (2022: £81,291).

20. Analysis of charitable funds

Unrestricted funds

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
General funds	<u>738,362</u>	<u>1,226,942</u>	<u>(1,070,385)</u>	<u>–</u>	<u>894,919</u>

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
General funds	<u>460,075</u>	<u>1,248,092</u>	<u>(956,571)</u>	<u>(13,234)</u>	<u>738,362</u>

The general fund represents funds that management are free to utilise in furtherance of the charity's objectives.

Restricted funds

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
Pension Wise	–	744,031	(744,031)	–	–
Other restricted funds	–	591,578	(591,578)	–	–
	<u>–</u>	<u>1,335,609</u>	<u>(1,335,609)</u>	<u>–</u>	<u>–</u>

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
Pension Wise	–	649,315	(648,692)	(623)	–
Other restricted funds	–	569,147	(583,004)	13,857	–
	<u>–</u>	<u>1,218,462</u>	<u>(1,231,696)</u>	<u>13,234</u>	<u>–</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

21. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2023 £
Tangible fixed assets	41,350	41,350
Current assets	1,118,668	1,118,668
Creditors less than 1 year	(265,099)	(265,099)
Net assets	<u>894,919</u>	<u>894,919</u>

	Unrestricted Funds £	Total Funds 2022 £
Tangible fixed assets	61,827	61,827
Current assets	880,700	880,700
Creditors less than 1 year	(204,165)	(204,165)
Net assets	<u>738,362</u>	<u>738,362</u>

22. Analysis of changes in net debt

	At 1 Apr 2022 £	Cash flows £	At 31 Mar 2023 £
Cash at bank and in hand	<u>801,122</u>	<u>161,074</u>	<u>962,196</u>

23. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
Not later than 1 year	22,974	21,974
Later than 1 year and not later than 5 years	50,734	58,108
Later than 5 years	22,000	33,000
	<u>95,708</u>	<u>113,082</u>

After the year-end there was a variation applied to a lease of a building which introduced a break clause into the lease. Had this been in place at the year-end the total future minimum lease payments under non-cancellable operating leases would have been reduced by £71,500 to £24,208, £17,474 falling due within one year and £6,734 falling due later than one year and not later than five years.

24. Related parties

There are no related party transactions which require disclosure in the financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Management Information

Year ended 31 March 2023

The following pages do not form part of the financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities

Year ended 31 March 2023

	2023 £	2022 £
Income and endowments		
Donations and legacies		
Donations	3,127	1,770
Charitable activities		
Pension Wise	744,031	649,315
Money Advice Services /Leicester Money Advice	205,902	195,406
Derbyshire Dales District Council (Debt Project)	33,500	33,500
Belper Town Council	16,007	10,317
High Peak Borough Council	75,000	75,000
Erewash Borough Council	59,592	59,592
Derbyshire Dales District Council	23,285	23,285
Derbyshire County Council (Wellness Hubs)	150,930	195,910
Derbyshire County Council (GP Project)	450,834	450,834
Amber Valley Borough Council	102,440	102,440
Bare Necessities Glossopdale Food Bank	5,000	5,000
Big Energy Saving Network	19,537	27,122
Chinley Outreach Session	1,400	1,000
Building Better Opportunities	80,877	89,742
Ripley Town Council	8,636	8,550
Citizens Advice - Help to claim	136,794	133,995
Western Power - Power Up GP Project	22,300	14,200
Western Power - Power Up Smart	131,767	184,471
Energy Advice Programme	10,110	6,000
Big Kirkhallam	8,839	8,656
Softphones	-	4,312
Amber Valley Health Partnership	-	10,000
Severn Trent Community Fund	-	10,000
DCC Containment Fund	84,877	63,658
Derbyshire Community Health Services	74,419	71,614
Foodbanks Advisory	2,100	6,300
EAP - Carbon Monoxide Advice Project	40,210	13,365
Derbyshire Dales Outreach Project	15,000	-
Rotherham Doncaster & South Humber Care NHS Foundation Trust	5,000	-
High Peak BC Older Person Champion	15,000	-
High Peak Financial Capability Wallet Watch Derbyshire	3,100	-
Carried forward	2,526,487	2,453,584

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2023

	2023 £	2022 £
Brought forward	2,526,487	2,453,584
National Grid - Data Poverty Events	20,200	–
Fuel Bank Foundation Pilot	1,500	–
Derbyshire County Council Foodbank Advisory	7,000	–
	<u>2,555,187</u>	<u>2,453,584</u>
Other trading activities		
Other income	<u>2,341</u>	<u>10,882</u>
Investment income		
Short term deposits	<u>1,896</u>	<u>318</u>
	<u>2,562,551</u>	<u>2,466,554</u>
Total income		
Expenditure		
Expenditure on charitable activities		
Wages and salaries	(1,476,817)	(1,350,066)
Employer's NIC	(115,111)	(101,869)
Pension costs	(82,539)	(81,291)
Rent	(64,735)	(59,517)
Light and heat	(5,800)	(5,598)
Repairs and maintenance	(74,013)	(71,364)
Insurance	(8,054)	(4,695)
Motor vehicle expenses	(22,937)	(24,483)
Other motor/travel costs	(13,122)	(7,216)
Legal and professional fees	(26,942)	(14,497)
Telephone	(18,195)	(34,088)
Other office costs	(11,458)	(6,659)
Depreciation	(52,332)	(40,770)
Other interest payable and similar charges	(488)	(410)
Advertising and PR costs	(2,362)	(1,016)
Information system costs and subscriptions	(14,890)	(24,337)
Cleaning	(5,039)	(5,228)
Cost of meetings and conferences	(7,739)	(5,547)
Disbursements and sundries	(4,165)	(7,936)
Funding allocated to other bureaux	(399,256)	(341,680)
	<u>(2,405,994)</u>	<u>(2,188,267)</u>
	<u>(2,405,994)</u>	<u>(2,188,267)</u>
Total expenditure		
	<u>156,557</u>	<u>278,287</u>
Net income		

DERBYSHIRE DISTRICTS CITIZENS ADVICE BUREAU

England & Wales - Charity number 1094369

Accounts

COMPANY REGISTRATION NUMBER: 04429840
CHARITY REGISTRATION NUMBER: 1094369

Derbyshire Districts Citizens Advice Bureau
Company Limited by Guarantee
Financial Statements
31 March 2022

MCABA Limited t/a Mitchells
Chartered Accountants & Statutory Auditor
91-97 Saltergate
Chesterfield
Derbyshire
S40 1LA

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2022

	Pages
Trustees' annual report (incorporating the director's report)	1 to 13
Independent auditor's report to the members	14 to 17
Statement of financial activities (including income and expenditure account)	18
Statement of financial position	19
Statement of cash flows	20
Notes to the financial statements	21 to 32
The following pages do not form part of the financial statements	
Detailed statement of financial activities	34 to 36

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2022.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Reference and administrative details

Registered charity name	Derbyshire Districts Citizens Advice Bureau	
Charity registration number	1094369	
Company registration number	04429840	
Principal office	Town Hall Bank Road Matlock DE4 3NN	
Registered office	26 Spring Gardens Buxton Derbyshire SK17 6DE	
The trustees	R Allen J Barker D Bown Susan Campbell Anthony McIlveen Elaine Michel A Powell Linda Syson-Nibbs Terri Jones Nigel Smith Elizabeth Evans Dorcas Bunton Claire Cadogan Benjamin Green Sally MacIntyre	(Resigned 24 November 2021) (Resigned 22 June 2021) (Resigned 24 November 2021) (Resigned 24 November 2021)
Chief officer	Chloe Doxey	
Senior operations managers	Melanie Mallinson, Robert Southwell, Jo Taylor	
Company secretary	Chloe Doxey	
Auditor	MCABA Limited t/a Mitchells Chartered Accountants & Statutory Auditor 91-97 Saltergate Chesterfield Derbyshire S40 1LA	
Bankers	HSBC Bank Plc Market Place Chesterfield Derbyshire S40 1TN	

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Structure, governance and management

Governing Document

Derbyshire Districts Citizens Advice Bureau (now trading as Citizens Advice Derbyshire Districts) is a company limited by guarantee, incorporated in the United Kingdom, and has obtained exemption with the Companies Act to dispense with the word Limited as part of its name.

The organisation is established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. It was formed by the merger on 1 April 2013 of Derbyshire Dales, Amber Valley & Erewash Citizens Advice Bureau Limited with High Peak Citizens Advice Bureau.

Objectives and activities

Aims and Objectives

The organisation's objectives are to promote any charitable purpose for public benefit by the advancement of education, the protection and presentation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community of Amber Valley, Derbyshire Dales, Erewash, High Peak and surrounding areas.

Principal Activity

To establish, provide and assist in the provision of Citizens Advice services and outlets supplying a free, independent, confidential and impartial service of advice, information and counselling for the general public.

The service aims:

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Public Benefit

Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the organisation and in planning the future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set and ensure services continue to be of benefit to the general public.

The service is run for, and open to, all members of the public. The stated objectives in the governing document, 'are to promote...for the benefit of the community... the advancement of education, the protections and presentation of health and the relief of poverty, sickness and distress'.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Objectives and activities *(continued)*

Public Benefit (continued)

Citizens Advice Derbyshire Districts meets these objectives in a number of ways.

- By ensuring that all members of the public have easy access to the service in different locations and also by telephone and webchat.
- By providing free, expert advice in most areas of the law and helping people to cope with the pressures and demands of life in the 21st century.
- By advertising the service to the public.
- By advising people about their rights and responsibilities.
- By assisting the poorer members of society about benefits due to them - see above (there is clear evidence that poor health is related to low income).
- By working with GPs to provide services in health settings (there is evidence that effective advice work intervention improves health outcomes).
- By assisting people with large and crippling debts, enabling them to pay for basics such as food and energy (there is a clear relationship between debt and mental health). Anecdotal evidence suggests that debt advice improves mental health.
- By preventing homelessness.
- By helping people to claim health related benefits.
- By helping to keep people in their jobs.
- By providing training and education to volunteers from the local community.
- By providing information to the general public through the media and other channels.
- By using the information gained from thousands of clients to influence and impose policies and practices that affect people's lives.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Objectives and activities *(continued)*

Day to day operations

Day to day responsibility for the delivery of the service to the community rests with the Chief Officer and her team of 32 full-time and 46 part-time staff (total 78 staff), 60.2 average Full Time Equivalents, 84 volunteers and 11 trustees. The team includes two Senior Operations Managers, a Management Accountant, five Service Managers, two Training Officers, two Technical Supervisors and advice centre-based Supervisors who not only manage day to day operations but also develop new advice services and campaigns, ensure service targets are met, liaise with contract providers, meet Citizens Advice quality standards, and most importantly support the volunteers and staff who are dealing directly with clients. The support provided includes individual supervision, training and update on new benefit and legal issues. Salaries for senior managers are reviewed annually in line with policy for the organisation.

Governance - The Trustee Board

The organisation has a Trustee Board of up to 15 members who meet as a minimum four times a year and are responsible for the strategic direction and policy of the organisation. The members of the Trustee Board are charity trustees for the purposes of charity law and members and directors of the company for the purposes of company law. They guarantee to contribute an amount not exceeding £10 to the assets of the charitable company in the event of winding up. The total number of guarantees at 31 March 2022 was 11 (2021: 15). The Chief Officer also attends Board meetings but has no voting rights and occasionally other staff members will be requested to attend.

There is provision for four volunteer representatives (currently 1) and one staff representative (currently 0) who do not have voting rights but attend the Board meetings to ensure the voices of the volunteers and staff are heard at the highest level.

The Board launched a recruitment drive to attract new trustees to the Board from both inside and outside the organisation. This resulted in four new trustees joining the Board in February 2021. The Board continues to look for new trustees to increase the members to 15.

Trustee sub-committees have been established to consider specific aspects of governance in the areas of Finance, Human Resources and Service Delivery. Their roles, responsibilities and limits of authority have been clearly defined and provide a significant contribution to the overall governance of the organisation and its management. In addition to the sub-committees, working parties are also periodically established to deal with other issues such as premises, funding and Board recruitment.

Recruitment and Appointment of the Trustee Board

Under the requirements of the Memorandum and Articles of Association the elected members of the Trustee Board shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected for a further 3 years. Due to the nature of advisory services, the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. To enhance the pool of trustees, the organisation advertises for members of the community who would be willing to be considered for nomination and offer their own experience to assist the organisation.

Trustee Induction and Training

New trustees are provided with an induction pack which outlines their roles and responsibilities. Citizens Advice offer specialist training courses for new and existing Trustee Board members, as well as encouraging trustees to take part in local, regional and national forums.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Objectives and activities *(continued)*

Risk Management

The Trustee Board is also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The basis for this is a review of the major risks to which the organisation could be exposed. This has been translated into a risk register which is updated and reviewed at board meetings. The plan identifies risk that can arise from events or circumstances relating to: strategy and contracts with funders, the service given to clients, staff and volunteers, finance and information.

The register sets out internal controls and procedures which have been established to mitigate the identified risk and safeguard the organisation. The purpose of these controls is to manage the risk efficiently and effectively, having regard to the likelihood of risks being realised and the potential impact. They are designed to manage risk to a reasonable level rather than to eliminate the risk and are subject to periodic review and some independent checking in areas of highest risk. Maintenance of those controls is a joint responsibility of the Chief Officer and The Board of Trustees. Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources during the year. The charity continues to seek to diversify its funding sources.

National Association of Citizens Advice Bureaux

Derbyshire Districts Citizens Advice Bureau (trading as Citizens Advice Derbyshire Districts) is a member of the National Association of Citizens Advice Bureaux (company number 01436945 and registered charity number 279057) which operates under the name of "Citizens Advice" and provides guidance, encouragement, training and support. Citizens Advice also ensures compliance by the organisation with the membership standards required to retain membership and operate as a Citizens Advice Bureau.

Covid-19 impact

The pandemic continued to affect our operations in the year to 31 March 2022. We opened our offices to staff and volunteers in April 2021 for the provision of virtual advice services. On 12 May we opened our face-to-face advice services to clients with appointments. On 19 July we fully opened our offices to include offering a drop-in service. We have continued to offer a mix of advice by telephone or digitally if this is the client preference. We have found that we can be flexible in our offering to clients and that many are now more willing to embrace digital advice.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Objectives and activities *(continued)*

Clients and their needs

Since the start of the pandemic the organisation has shown that it can take decisive action to ensure that our clients receive the quality advice they need in a timely manner. We have continued to do this during the transition to a more normal way of doing business. We have continued to offer a high-quality service to our clients and consistently score green on quality of advice assessment. We have embraced the return to face-to-face advice whilst retaining some of the very valuable experience gained in delivering advice remotely. As an example, our use of technology has allowed us to focus on delivering services to the deaf community in Derbyshire and we have seen an increase in the number of deaf clients accessing the service as a result.

We have looked into the barriers to young people accessing our service and are assisting in the delivery of financial capability education to 16-25-year-olds in Glossop. Our successful Older Peoples project has now been expanded to cover all four districts. We have received additional money advice funding to help with the increased demand for debt advice

Service delivery

We have moved the delivery of advice in Belper from the office to the newly established food and community hub. This has been successful and has resulted in increased funding to expand the provision in 2022/23. Further outreach sessions have been established in three locations in foodbanks and community eating venues.

Our volunteers in Matlock have been provided with additional training to help them provide a more flexible service. They can offer face to face, telephone or virtual advice to Matlock clients or to clients from other areas if demand is greater.

A new website was launched in July 2021. This has increased our digital offering. Clients can now submit email queries. There is a special page for deaf clients with information on accessing advice. In addition, generalist advice, money advice and Help to Claim (Universal Credit) advice can be provided via webchat.

The return to face-to-face advice also had an effect on the staff and volunteers. Staff and volunteers have been offered the opportunity to continue to work flexibly from home or in the office so long as this is in line with operational needs. Our most recent staff survey suggests that this is working as staff feel well supported.

Communications and Campaigns

Our social media campaigns are well planned to ensure that they are focussed to our client needs. This year we have run campaigns on energy prices and savings advice. To highlight the cost-of-living crisis we have contacted local MPs and councillors, delivered presentations to other organisations and collaborated with Sky on a research documentary. We continue to ensure that the impact of our work is communicated to our stakeholders by delivering regular impact reports.

Partnership working

Several successful working partnerships are now well established and continue to work well. We are working with Western Power to provide energy advice to clients. We have collaborated with a number of organisations including the British Deaf Association to increase access to advice for deaf clients. We are pleased to have started the process towards Rainbow Partnership accreditation to help further our EDI credentials and have also joined the Derbyshire Hate Crime Practitioners group. We have expanded our advice offering in foodbanks and now offer advice in all four districts.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Objectives and activities *(continued)*

Sustainability

The senior management team have over the course of this year kept in close contact with our funders. Without exception, they have been very supportive of the actions we have taken to continue to provide advice to our clients through various channels. We are grateful to our funders for their continued support.

During the year we have successfully retained existing funding and secured new funding. Our GP funding has been extended to September 2023. Money Advice funding was initially put out to tender. We had submitted a bid and considered we were in strong position to retain the funding when the process was stalled. The existing funding has been extended until March 2023. Pension Wise funding will continue until 2024. We were successful in our bid to continue to provide Help to Claim advice to clients and this will continue until 2023. The funding from Western Power will continue until March 2023. The trustees acknowledge, however, that some of our funding will be retendered in 2023. The senior management team will be working hard to win these bids but there is an acceptance that there may well be a reduction in funding even if they are successful. We continue to look for opportunities to diversify our funding.

Culture

Our way of working has changed significantly over the past couple of years. We appreciate the way in which our staff and volunteers have adapted. We aim to recruit and retain the best people (both staff and volunteers) and have put in place a number of new initiatives to enhance our reputation as a good employer. We also strive to be an inclusive employer.

We have recently established a wellbeing working group of staff and volunteers to look at new initiatives to improve wellbeing. The Board has recently approved the implementation of a holiday purchase and selling scheme requested by the group. Staff training and support has been strengthened to help develop staff. All staff have completed LGBT+ and Autism awareness training.

As part of our plan to demonstrate that we are an organisation that embraces equality diversity and inclusivity (EDI) we have launched our EDI plan with the establishment of an EDI steering group. We will appoint EDI champions in each office who will be championing the initiative. We have applied for Rainbow accreditation and all trustees, staff and volunteers have completed the first training course.

We have also been accredited as an Autism Aware organisation. We have made efforts to diversify the trustee board and are actively pursuing a board apprentice scheme. Our ultimate aim is to achieve "Investors in Diversity" status in the next couple of years.

Our intention is to continue to offer a choice of home and office working in a way which will balance the needs of our clients and the organisation against those of our staff and volunteers.

The audit process known as Leadership Self-Assessment is a key condition of our Membership Agreement with Citizens Advice. In May 2022 we were pleased to achieve the maximum score in all areas: governance, strategic business planning; risk management; financial management; people management; operation performance; partnership working; research and campaigns and equality leadership.

The trustees consider that the organisation is well placed to continue to provide advice in the traditional way to local clients but also to enhance its reputation as an adaptable, innovative organisation in delivering advice via other delivery channels to a wide range of clients.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Achievements and performance

Citizens Advice Derbyshire Districts works to give people full knowledge of their rights and responsibilities by providing confidential, impartial advice that is free. In 2021/22 the organisation helped over 19,800 people deal with over 96,700 problems. Benefit and debt problems continue to be the most frequent enquiries. In 2021/22 the organisation assisted clients in gaining over £13.5 million of additional income to which they were entitled and resolved just under £6 million of debt. Where possible the outcome, impact and benefits of the advice are quantified and funders are informed quarterly. Whilst benefits and debt are the two largest areas of enquiry the organisation also advised a number of clients on housing, employment, family and relationship problems. The organisation also undertakes campaigning and influencing work to reform policy, procedures or practices that impact negatively on the organisation's clients' lives. In 2021/22 the organisation had numerous campaigns on cost of living and energy cost issues, among others. Senior management were also involved in a research documentary and appeared on national media. This ensures the organisation remains influential as a representative of local people and their needs.

The organisation operates from a number of locations across the districts including offices in Buxton, Glossop, Heanor, Ilkeston, Matlock and New Mills where advice sessions are offered and supported by the organisation's principal funders. These sessions are primarily staffed by the organisation's large and committed team of volunteers who give their time freely to help to deliver this vital service over the year. The organisation acknowledges their contribution, values it greatly and would like to thank them for their continued support.

The organisation also offers advice in the community by holding sessions at over 100 separate locations on an outreach basis. This is largely via their partnership with Derbyshire County Council to provide access to advice in GP Surgeries and Children's Centres. The Family Advice & GP service has assisted over 11,000 clients with over 42,000 separate issues in 2021/22. More recently our outreach work has expanded to include sessions at foodbanks and libraries. These sessions enable us to work directly within the community in the more isolated areas of our districts, ensuring we reach the most vulnerable clients.

The organisation's Telephone Advice Line, open daily from 9.00am to 4.00pm serves the whole of the organisation's districts and acts as a gateway into our service for clients needing face to face advice from generalist advisers or specialist caseworkers. In 2021/22 the organisation has handled over 14,200 calls via this service. We also offer advice via email and webchat services

The organisation is funded by the Money Advice Service, High Peak Borough Council, Derbyshire Dales District Council and Amber Valley Borough Council to provide specialist money advice and casework services. These services operate across the district and provide ongoing support and specialist help to those in debt. In 2021/22 organisation supported 1,139 clients with specialist casework, managing almost £5 million worth of debt.

The organisation receives funding to deliver projects aimed at helping people with their energy bills and tackle fuel poverty. The organisation also offers guidance on pension options as part of the Pension Wise service.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Financial review

The organisation continues to find itself operating in an extremely tough and uncertain funding climate, and with increased call on its services and pressure on funders. The Trustee Board is keen to ensure that the organisation remains stable and there is no significant reduction in services. It therefore strives to set break even budgets based on known funding and keep reserves available to help the organisation cope with unexpected changes in funding. The trustees monitor performance looking at our actual outturn, taking into consideration the current economic climate (including the effects of the pandemic) and its impact on our income and outgoings. This position is kept under constant review. As part of the risk management process the senior management team has considered the effect of any potential loss of funding and has put in place contingency planning to deal with the consequential impact on the organisation. The organisation currently has a strong cash flow, sufficient reserves, a good relationship with our funders and a proven ability to secure new funding streams.

We have reached the conclusion that there is a reasonable expectation that we have sufficient resources to continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements and have therefore adopted the going concern basis of preparation. The financial statements show a surplus of £278,287. In 2020/21 there was a surplus of £128,974.

Balance Sheet Resources

The organisation continues to enjoy a healthy cash position, with £801,122 cash at bank and in hand at 31 March 2022. This is more than enough to pay creditors when they fall due of £204,165 at 31 March 2022. Reserves as at 31 March 2022 stand at £738,362.

Principal Sources of Funding

Funding of core services is by way of a grant from Derbyshire Dales District Council, High Peak Borough Council, a three-year service level agreement with Amber Valley Borough Council and a three-year service level agreement with Erewash Borough Council; an annual agreement with Belper Town Council and in-kind contributions from the Heanor and Loscoe Town Council.

The organisation also received funding from the Money Advice Service, Derbyshire Dales District Council and Amber Valley Borough Council to continue to provide debt and money advice.

Derbyshire County Council (formerly the Primary Care Trust) originally awarded the organisation a three-year contract for the delivery of outreach services in GP practices to March 2016 and this has subsequently been extended to 2023. The organisation also secured funding to deliver outreach sessions in Wellbeing Hubs until 2023.

In 2015 the organisation won the contract to provide the Pension Wise service through Citizens Advice across Derbyshire and Nottinghamshire. This contract was extended in 2017/18, and the organisation now leads the South Yorkshire and Dales delivery of Pension Wise, in partnership with Citizens Advice Leicestershire, Lincoln and Sheffield. Pension Wise funding is now confirmed through to 2024.

The organisation has been awarded funding to continue to support clients in applying for Universal Credit. We have also been funded to provide energy advice to clients.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Financial review *(continued)*

Investment Policy

In order to maximise income, surplus funds (until needed for expenditure) are retained in interest-bearing accounts. The Board of Trustees have established a policy which enables fixed term investments to be made at higher interest rates. These investments are over periods not exceeding 12 months and are regularly reviewed by the Finance Sub-committee.

Reserves Policy

The Trustee Board has examined the organisation's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the value of financial reserves should take into consideration (where relevant):

- The protection of staff from the effect of a part or total reduction in the provision of organisation services, for pay in lieu of notice and redundancy pay.
- Holding sufficient funds to cover contractual obligations to suppliers in the event of closure.
- Reserves for the continuation of the core service in the event of disruptions to funding streams, unbudgeted but necessary expenditure and seed corn investment in new projects

The level of unrestricted reserves at the balance sheet date is £738,362. Applying the policy, the position as at 31 March 2022 is as follows:

Personnel costs in the event of closure	£ 207,591
Contractual liabilities and associated costs in the event of long-term underfunding/short term continuation	£ 59,422
Balance for future investment/application	£ 471,349

After consideration, the Trustees consider that the above investment policies and current reserves are adequate for the purposes mentioned above. This position and the reserves policy will be reviewed by the Trustee board as a minimum once a year.

Plans for future periods

The organisation undertakes an annual planning cycle to enable the Board to set the strategic direction for the coming 12 months. 2022/23 will see the organisation focus on improving access to advice services and ensuring the quality of our advice remains high. We will be working on the strategy for retaining those significant funding streams which will be retendered in the next year. We aim to continue to work with suitable partners to enhance our service offering. We will focus on the continued wellbeing of our staff and volunteers and on the implementation of our EDI plan. We will also continue to strengthen our campaigning work, enhance our profile and further develop local fundraising strategy.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee


Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2022

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on ...16.11.22... and signed on behalf of the board of trustees by:



Dorcas Bunton
Trustee

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau

Year ended 31 March 2022

Opinion

We have audited the financial statements of Derbyshire Districts Citizens Advice Bureau (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charity's affairs as at 31 March 2022 and of its 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;
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charity 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 charity'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.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2022

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2022

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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 my 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.

Auditor's responsibilities for detecting irregularities, including fraud

The objectives of our audit are: to identify and assess the risks of material misstatement of the financial statements due to fraud or error; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud or error; and to respond appropriately to those risks. Owing to the inherent limitations of an audit, there is an unavoidable risk that material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of the legal and regulatory frameworks applicable to the charity and the sector in which they operate. We determined that the following laws and regulations were most significant; the Companies Act 2006, the Charities SORP (FRS 102) and UK corporate taxation law.
- We obtained an understanding of how the charity is complying with those legal and regulatory frameworks by making inquiries to relevant members of the management team. We corroborated our inquiries through our review of board minutes (where applicable) and inquiry into legal fees incurred in the year.
- We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:
 - Identifying the controls management has in place to prevent and detect fraud and assessing the operation of these controls
 - Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2022

- Identifying and testing journal entries, in particular any journal entries that were large or unusual in nature
- Assessing the extent of compliance with the relevant laws and regulations governing the charity and the sector it operates within. This included a review of any potential breaches during and since the year end; and
- Challenging assumptions and judgements made by management in its significant accounting estimates.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements the less likely we would become aware of it. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error as fraud may involve deliberate concealment by, for example, forgery, intentional misrepresentations or collusion.

A further description of our responsibilities is available 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 members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew McDaid BFP ACA FCCA (Senior Statutory Auditor)

For and on behalf of
MCABA Limited t/a Mitchells
Chartered accountants & Statutory Auditor
91-97 Saltergate
Chesterfield
Derbyshire
S40 1LA

Date: _____

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2022

	Note	Unrestricted funds £	2022 Restricted funds £	Total funds £	2021 Total funds £
Income and endowments					
Donations and legacies	5	1,770	–	1,770	1,448
Charitable activities	6	1,221,757	1,231,827	2,453,584	2,250,207
Other trading activities	7	10,882	–	10,882	9,205
Investment income	8	318	–	318	880
Total income		<u>1,234,727</u>	<u>1,231,827</u>	<u>2,466,554</u>	<u>2,261,740</u>
Expenditure					
Expenditure on charitable activities	9	(943,206)	(1,245,061)	(2,188,267)	(2,132,766)
Total expenditure		<u>(943,206)</u>	<u>(1,245,061)</u>	<u>(2,188,267)</u>	<u>(2,132,766)</u>
Net income		<u>291,521</u>	<u>(13,234)</u>	<u>278,287</u>	<u>128,974</u>
Transfers between funds		(13,234)	13,234	–	–
Net movement in funds		<u>278,287</u>	<u>–</u>	<u>278,287</u>	<u>128,974</u>
Reconciliation of funds					
Total funds brought forward		460,075	–	460,075	331,101
Total funds carried forward		<u>738,362</u>	<u>–</u>	<u>738,362</u>	<u>460,075</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 21 to 32 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2022

	Note	2022 £	£	2021 £
Fixed assets				
Tangible fixed assets	15		61,827	39,423
Current assets				
Debtors	16	79,578		49,072
Cash at bank and in hand		801,122		561,529
		<u>880,700</u>		<u>610,601</u>
Creditors: amounts falling due within one year	17	<u>(204,165)</u>		<u>(189,949)</u>
Net current assets			676,535	420,652
Total assets less current liabilities			<u>738,362</u>	<u>460,075</u>
Net assets			<u>738,362</u>	<u>460,075</u>
Funds of the charity				
Unrestricted funds			<u>738,362</u>	<u>460,075</u>
Total charity funds	20		<u>738,362</u>	<u>460,075</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 16.11.22, and are signed on behalf of the board by:



Dorcas Bunton
Trustee

The notes on pages 21 to 32 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2022

	2022 £	2021 £
Cash flows from operating activities		
Net income	278,287	128,974
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	40,770	19,712
Dividends, interest and rents from investments	(318)	(880)
Interest payable and similar charges	410	482
<i>Changes in:</i>		
Trade and other debtors	(2,679)	(12,784)
Trade and other creditors	(13,611)	115,970
Cash generated from operations	302,859	251,474
Interest paid	(410)	(482)
Net cash from operating activities	<u>302,449</u>	<u>250,992</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	318	880
Purchase of tangible assets	(63,174)	(59,135)
Net cash used in investing activities	<u>(62,856)</u>	<u>(58,255)</u>
Net increase in cash and cash equivalents	239,593	192,737
Cash and cash equivalents at beginning of year	<u>561,529</u>	<u>368,792</u>
Cash and cash equivalents at end of year	<u>801,122</u>	<u>561,529</u>

The notes on pages 21 to 32 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2022

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 26 Spring Gardens, Buxton, Derbyshire, SK17 6DE.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

The charity meets the definition of a public benefit entity under FRS 102.

Going concern

Whilst the global economy has been significantly impacted by the effect of the COVID-19 pandemic, the management and trustees realigned their strategy and working practices to meet the demands arising from an ever-changing environment and continue to adapt in response to change. The trustees have prepared and reviewed forecasts and are confident that these show that the charity is able to operate within its available resources and meet its liabilities as they fall due for the foreseeable future. Accordingly, the trustees consider it appropriate to continue to adopt the going concern basis of accounting in preparing the financial statements.

Judgements and key sources of estimation uncertainty

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. The trustees do not consider there to be any estimates or associated assumptions that would give rise to a significant risk of causing a material misstatement in the carrying values of assets and liabilities in these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes and general objectives. Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure imposed by the donors or which have been raised by the charity for a particular purpose. The costs of raising and administering such funds are charged against the specific fund. The aims and use of each restricted fund is set out in the notes to the financial statements. Where any restricted funds are in surplus, any such surplus is either carried forward or transferred to unrestricted funds in accordance with the underlying grant agreement or as indicated by the grant funder.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

The following specific policies are applied to particular categories of income:

- Income from donations is recognised when the donation is received.
- Income from donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers. The use of properties occupied by the charity at Heanor and New Mills are donated in full or in part to the charity.
- Investment income is included when it becomes receivable.
- Grant income is recognised when the charity becomes unconditionally entitled to that income. Where entitlement to grant income is subject to performance-related or other conditions, income is recognised in the Statement of Financial Activities in line with the achievement of performance and satisfaction of those conditions.

Where grant income is subject to a potential clawback provision, the value of any such provisions included in the financial statements that are liabilities of uncertain timing or amount are based on the amounts that are repayable under the terms of underlying grant agreements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under the headings in the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events and non-charitable trading activities.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity that are necessary to support those activities.
- Governance costs include those associated with meeting the constitutional and statutory requirements of the charity and include statutory audit fees and costs linked to the strategic management of the charity.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories within the Statement of Financial Activities reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight-line basis over the period of the lease.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

The trustees continue to operate a policy of not capitalising individual items of equipment costing less than £2,000 where the application of this policy does not materially misstate the financial statements.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold improvements	-	10% straight line
Office equipment	-	33% straight line

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

3. Accounting policies *(continued)*

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date. For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs.

Financial instruments

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised as such in the statement of financial activities.

Pensions

The charity operates a defined contribution pension scheme, the assets of which are held separately from those of the charity. Contributions payable for the year are shown within the statement of financial activities.

4. Limited by guarantee

The charity is limited by guarantee and in the event of it being wound up every member is liable to contribute a sum not exceeding £10. There are no shares of any class, either authorised or allotted.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations	1,770	1,770	1,146	1,146
Fundraising	–	–	302	302
	<u>1,770</u>	<u>1,770</u>	<u>1,448</u>	<u>1,448</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

6. Charitable activities

	2022	2021
	£	£
Restricted funds		
Pension Wise	649,315	689,229
Money Advice Services /Leicester Money Advice	195,406	205,299
Big Energy Saving Network	40,487	21,875
Chinley Outreach Session	1,000	1,000
Building Better Opportunities	89,742	87,817
Feeding Britain Lottery	–	9,167
Citizens Advice - Help to claim	133,995	169,932
Big Energy Saving Week	–	2,000
Amber Valley Digital Inclusion	–	4,409
Digital & Financial Capability Support - Derbyshire Dales	–	4,000
Digital and Older Peoples Champion	–	1,017
Energy Advice Programme	6,000	20,905
Advice in the Community	–	7,920
Big Kirkhallam	8,656	9,084
Bare Necessities Glossopdale Food Bank	5,000	833
Amber Valley Digital Assistance	–	6,000
Western Power Community Fund	–	5,000
Softphones	4,312	6,755
Western Power COVID-19	–	13,870
National Energy Action	–	500
Amber Valley Health Partnership	10,000	10,000
Virtual Adviser Service	–	32,000
BEIS remote working	–	3,300
Severn Trent Community Fund	10,000	–
Derbyshire Community Health Services	71,614	–
Foodbanks Advisory	6,300	–
	<u>1,231,827</u>	<u>1,311,912</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

6. Charitable activities *(continued)*

	2022	2021
	£	£
Unrestricted funds		
Derbyshire Dales District Council	33,500	33,500
Belper Town Council	10,317	10,115
High Peak Borough Council	75,000	75,000
Erewash Borough Council	59,592	59,592
Derbyshire Dales District Council	23,285	23,285
Derbyshire County Council	195,910	105,950
Derbyshire County Council (was PCT)	450,834	450,834
Amber Valley Borough Council	102,440	102,440
Ripley Town Council	8,550	8,466
Western Power - Power Up GP Project	184,471	15,458
Western Power - Power Up Smart	14,200	53,655
DCC Containment Fund	63,658	-
Total income from charitable activities	<u>1,221,757</u>	<u>938,295</u>
Total income from charitable activities	<u>2,453,584</u>	<u>2,250,207</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

6. Charitable activities *(continued)*

Grant funding for advice services expended in the year included the following projects:

General Advice Services

Funding awarded by Amber Valley Borough Council, Erewash Borough Council, Derbyshire Dales District Council, High Peak Borough Council, Belper Town Council and Ripley Town Council to provide general advice services from the Heanor, Ilkeston, Matlock and High Peak offices, along with a number of outreach centres.

Money Advice

Funding from the Money Advice Service has been supplemented by continued funding from Amber Valley Borough Council, High Peak Borough Council and Derbyshire Dales District Council to enable the bureaux to provide debt and money advice to a wide range of clients.

GP Surgeries

Derbyshire County Council (was PCT) maintained their funding levels this year to enable advice sessions to be held in every GP surgery in Derbyshire Dales, Amber Valley, High Peak and Erewash. If a surgery is unable to accommodate the service, then alternative arrangements are made to ensure that the service is available to as many people as possible.

Children and Families

Funding was awarded by Derbyshire County Council to provide specialist advice services to families with children across the four local authority areas.

Pension Wise

This project commenced in January 2015 to give pension guidance to individuals over 50.

Energy Advice

Small grant funding has been received from National Citizens Advice to deliver energy related advice to local clients and energy related training to frontline workers across the East Midlands. Funding has been received from Western Power Distribution to provide tailored energy and income maximisation advice to vulnerable people on their priority services register.

Universal Credit

Funding has been received as part of the "Help to Claim" service, designed to support people in the early stages of their Universal credit claim, helping them through to their first payment.

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Other income	<u>10,882</u>	<u>–</u>	<u>10,882</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Other income	<u>1,698</u>	<u>7,507</u>	<u>9,205</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

8. Investment income

	Unrestricted Funds	Total Funds 2022	Unrestricted Funds	Total Funds 2021
	£	£	£	£
Short term deposits	318	318	880	880

9. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Advice Service	813,709	1,132,327	1,946,036
Support costs (Note 10)	129,497	112,734	242,231
	<u>943,206</u>	<u>1,245,061</u>	<u>2,188,267</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Advice Service	714,920	1,186,595	1,901,515
Support costs (Note 10)	129,651	101,690	231,251
	<u>844,481</u>	<u>1,288,285</u>	<u>2,132,766</u>

10. Analysis of support costs

	Advice services	Total 2022	Total 2021
	£	£	£
Premises	75,038	75,038	83,510
Communications and IT	147,238	147,238	124,326
General office	9,957	9,957	13,285
Governance costs	9,998	9,998	10,130
	<u>242,231</u>	<u>242,231</u>	<u>231,251</u>

11. Taxation

The whole of the company's income is exempt from taxation and is used entirely for charitable purposes and therefore no tax charge has been provided for in these accounts.

12. Net income

Net income is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation of tangible fixed assets	40,770	19,712
Fees payable for the audit of the financial statements	<u>7,980</u>	<u>7,580</u>

Fees payable in respect of non-audit services provided by the statutory auditor amounted to £2,040 (2021: £1,960).

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	1,350,066	1,292,271
Social security costs	101,869	95,596
Employer contributions to pension plans	81,291	70,880
	<u>1,533,226</u>	<u>1,458,747</u>

The average head count of employees during the year was 68 (2021: 68).

The number of employees to whom retirement benefits were accruing under a defined contribution scheme during the year was 65 (2021: 65).

No employee received employee benefits of more than £60,000 during the year (2021: None).

Key Management Personnel

The key management personnel of the charity consist of the Chief Officer and Senior Operations Managers, as listed on page 1. The total employee benefits (including employer pension contributions) of the key management personnel of the charity were £135,508 (2021: £97,887).

14. Trustee remuneration and expenses

No trustees received any remuneration during the year.

No expenses were paid to trustees in either the current or comparative year.

15. Tangible fixed assets

	Leasehold Improvements £	Office Equipment £	Total £
Cost			
At 1 April 2021	3,889	59,135	63,024
Additions	–	63,174	63,174
At 31 March 2022	<u>3,889</u>	<u>122,309</u>	<u>126,198</u>
Depreciation			
At 1 April 2021	3,889	19,712	23,601
Charge for the year	–	40,770	40,770
At 31 March 2022	<u>3,889</u>	<u>60,482</u>	<u>64,371</u>
Carrying amount			
At 31 March 2022	<u>–</u>	<u>61,827</u>	<u>61,827</u>
At 31 March 2021	<u>–</u>	<u>39,423</u>	<u>39,423</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

16. Debtors

	2022	2021
	£	£
Prepayments and accrued income	63,808	34,574
Other debtors	15,770	14,498
	<u>79,578</u>	<u>49,072</u>

17. Creditors: amounts falling due within one year

	2022	2021
	£	£
Deferred income	39,366	59,709
Social security and other taxes	36,594	22,932
Grants repayable	40,923	23,065
Other creditors and accruals	87,282	84,243
	<u>204,165</u>	<u>189,949</u>

18. Deferred income

	2022	2021
	£	£
At 1 April 2021	59,709	22,996
Amount released to income	(59,709)	(22,996)
Amount deferred in year	39,366	59,709
At 31 March 2022	<u>39,366</u>	<u>59,709</u>

19. Pensions and other post-retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £81,291 (2021: £70,880).

20. Analysis of charitable funds

Unrestricted funds

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
General funds	<u>460,075</u>	<u>1,234,727</u>	<u>(943,206)</u>	<u>(13,234)</u>	<u>738,362</u>
	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
General funds	<u>331,101</u>	<u>942,321</u>	<u>(844,481)</u>	<u>31,134</u>	<u>460,075</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

20. Analysis of charitable funds *(continued)*

The general fund represents funds that management are free to utilise in furtherance of the charity's objectives.

Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Pension Wise	–	649,315	(648,692)	(623)	–
Other restricted funds	–	582,512	(596,369)	13,857	–
	–	<u>1,231,827</u>	<u>(1,245,061)</u>	<u>13,234</u>	–

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Pension Wise	–	689,229	(689,545)	316	–
Other restricted funds	–	630,190	(598,740)	(31,450)	–
	–	<u>1,319,419</u>	<u>(1,288,285)</u>	<u>(31,134)</u>	–

21. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2022 £
Tangible fixed assets	61,827	61,827
Current assets	880,700	880,700
Creditors less than 1 year	(204,165)	(204,165)
Net assets	<u>738,362</u>	<u>738,362</u>

	Unrestricted Funds £	Total Funds 2021 £
Tangible fixed assets	39,423	39,423
Current assets	610,601	610,601
Creditors less than 1 year	(189,949)	(189,949)
Net assets	<u>460,075</u>	<u>460,075</u>

22. Analysis of changes in net debt

	At 1 Apr 2021 £	Cash flows £	At 31 Mar 2022 £
Cash at bank and in hand	<u>561,529</u>	<u>239,593</u>	<u>801,122</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

23. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2022	2021
	£	£
Not later than 1 year	16,474	20,140
Later than 1 year and not later than 5 years	14,108	21,482
	<u>30,582</u>	<u>41,622</u>

24. Related parties

There are no related party transactions which require disclosure in the financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Management Information

Year ended 31 March 2022

The following pages do not form part of the financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2022

	2022 £	2021 £
Brought forward	2,287,700	2,183,782
Softphones	4,312	6,755
Western Power COVID-19	–	13,870
National Energy Action	–	500
Amber Valley Health Partnership	10,000	10,000
Virtual Adviser Service	–	32,000
BEIS remote working	–	3,300
Severn Trent Community Fund	10,000	–
DCC Containment Fund	63,658	–
Derbyshire Community Health Services	71,614	–
Foodbanks Advisory	6,300	–
	<u>2,453,584</u>	<u>2,250,207</u>
Other trading activities		
Other income	<u>10,882</u>	<u>9,205</u>
Investment income		
Short term deposits	<u>318</u>	<u>880</u>
Total income	<u>2,466,554</u>	<u>2,261,740</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2022

	2022	2021
	£	£
Expenditure		
Expenditure on charitable activities		
Wages and salaries	(1,350,066)	(1,292,271)
Employer's NIC	(101,869)	(95,596)
Pension costs	(81,291)	(70,880)
Rent	(59,517)	(68,170)
Light and heat	(5,598)	(5,274)
Repairs and maintenance	(71,364)	(78,306)
Insurance	(4,695)	(4,493)
Motor vehicle expenses	(24,483)	(17,606)
Other motor/travel costs	(7,216)	(352)
Legal and professional fees	(14,497)	(15,183)
Telephone	(34,088)	(25,645)
Other office costs	(6,659)	(9,004)
Depreciation	(40,770)	(19,712)
Other interest payable and similar charges	(410)	(482)
Advertising and PR costs	(1,016)	(664)
Information system costs and subscriptions	(24,337)	(15,352)
Cleaning	(5,228)	(5,573)
Cost of meetings and conferences	(5,547)	(4,406)
Disbursements and sundries	(7,936)	(4,281)
Funding allocated to other bureaux	(341,680)	(399,516)
	<u>(2,188,267)</u>	<u>(2,132,766)</u>
Total expenditure	<u>(2,188,267)</u>	<u>(2,132,766)</u>
Net income	<u>278,287</u>	<u>128,974</u>

DERBYSHIRE DISTRICTS CITIZENS ADVICE BUREAU

England & Wales - Charity number 1094369

Accounts

COMPANY REGISTRATION NUMBER: 04429840
CHARITY REGISTRATION NUMBER: 1094369

Derbyshire Districts Citizens Advice Bureau
Company Limited by Guarantee
Financial Statements
31 March 2021

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2021

	Pages
Trustees' annual report (incorporating the director's report)	1 to 12
Independent auditor's report to the members	13 to 17
Statement of financial activities (including income and expenditure account)	18
Statement of financial position	19
Statement of cash flows	20
Notes to the financial statements	21 to 32
The following pages do not form part of the financial statements	
Detailed statement of financial activities	34 to 36

Derbyshire Districts Citizens Advice Bureau
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Reference and administrative details

Registered charity name Derbyshire Districts Citizens Advice Bureau

Charity registration number 1094369

Company registration number 04429840

Principal office Town Hall
Bank Road
Matlock
DE4 3NN

Registered office 26 Spring Gardens
Buxton
Derbyshire
SK17 6DE

The trustees

Robert Allen	
John Barker	(Resigned 22 June 2021)
Digby Bown	
Susan Campbell	
Anthony McIlveen	
Elaine Michel	
Andrew Powell	
Linda Syson-Nibbs	
Terri Jones	
Nigel Smith	
Elizabeth Evans	
Dorcas Bunton	(Appointed 16 February 2021)
Claire Cadogan	(Appointed 16 February 2021)
Benjamin Green	(Appointed 16 February 2021)
Sally MacIntyre	(Appointed 16 February 2021)

Chief officer Chloe Doxey

Senior operations managers Melanie Mallinson
Simon Richards (resigned 8 May 2020)
Robert Southwell (appointed 8 March 2021)
Jo Taylor

Company secretary Chloe Doxey

Auditor MCABA Limited t/a Mitchells
Chartered Accountants & Statutory Auditor
91-97 Saltergate
Chesterfield
Derbyshire
S40 1LA

Bankers HSBC Bank Plc
Market Place
Chesterfield
Derbyshire
S40 1TN

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Structure, governance and management

Governing Document

Derbyshire Districts Citizens Advice Bureau (now trading as Citizens Advice Derbyshire Districts) is a company limited by guarantee, incorporated in the United Kingdom, and has obtained exemption with the Companies Act to dispense with the word Limited as part of its name.

The organisation is established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. It was formed by the merger on 1 April 2013 of Derbyshire Dales, Amber Valley & Erewash Citizens Advice Bureau Limited with High Peak Citizens Advice Bureau.

Objectives and activities

Aims and Objectives

The organisation's objectives are to promote any charitable purpose for public benefit by the advancement of education, the protection and presentation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community of Amber Valley, Derbyshire Dales, Erewash, High Peak and surrounding areas.

Principal Activity

To establish, provide and assist in the provision of Citizens Advice services and outlets supplying a free, independent, confidential and impartial service of advice, information and counselling for the general public.

The service aims:

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Public Benefit

Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the organisation and in planning the future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set and ensure services continue to be of benefit to the general public.

The service is run for, and open to, all members of the public. The stated objectives in the governing document, 'are to promote...for the benefit of the community... the advancement of education, the protections and presentation of health and the relief of poverty, sickness and distress'.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Objectives and activities *(continued)*

Public Benefit (continued)

Citizens Advice Derbyshire Districts meets these objectives in a number of ways.

- By ensuring that all members of the public have easy access to the service in different locations and also by telephone and webchat.
- By providing free, expert advice in most areas of the law and helping people to cope with the pressures and demands of life in the 21st century.
- By advertising the service to the public.
- By advising people about their rights and responsibilities.
- By assisting the poorer members of society about benefits due to them - see above (there is clear evidence that poor health is related to low income).
- By working with GPs to provide services in health settings (there is evidence that effective advice work intervention improves health outcomes).
- By assisting people with large and crippling debts, enabling them to pay for basics such as food and energy (there is a clear relationship between debt and mental health). Anecdotal evidence suggests that debt advice improves mental health.
- By preventing homelessness.
- By helping people to claim health related benefits.
- By helping to keep people in their jobs.
- By providing training and education to volunteers from the local community.
- By providing information to the general public through the media and other channels.
- By using the information gained from thousands of clients to influence and impose policies and practices that affect people's lives.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Objectives and activities *(continued)*

Day to day operations

Day to day responsibility for the delivery of the service to the community rests with the Chief Officer and her team of 27 full-time and 45 part-time staff (total 72 staff), 55.5 average Full Time Equivalents and 125 volunteers. The team includes two Senior Operations Managers, a Management Accountant, five Service Managers, two Training Officers, two Technical Supervisors and advice centre-based Supervisors who not only manage day to day operations but also develop new advice services and campaigns, ensure service targets are met, liaise with contract providers, meet Citizens Advice quality standards, and most importantly support the volunteers and staff who are dealing directly with clients. The support provided includes individual supervision, training and update on new benefit and legal issues. Salaries for senior managers are reviewed annually in line with policy for the organisation.

Governance - The Trustee Board

The organisation has a Trustee Board of up to 15 members who meet as a minimum six times a year and are responsible for the strategic direction and policy of the organisation. The members of the Trustee Board are charity trustees for the purposes of charity law and members and directors of the company for the purposes of company law. They guarantee to contribute an amount not exceeding £10 to the assets of the charitable company in the event of winding up. The total number of guarantees at 31 March 2021 was 15 (2020: 11).

The Chief Officer also attends Board meetings but has no voting rights and occasionally other staff members will be requested to attend.

There is provision for four volunteer representatives (currently 1) and one staff representative (currently 0) who do not have voting rights but attend the Board meetings to ensure the voices of the volunteers and staff are heard at the highest level.

The Board launched a recruitment drive to attract new trustees to the Board from both inside and outside the organisation. This resulted in four new trustees joining the Board in February 2021.

Trustee sub-committees have been established to consider specific aspects of governance in the areas of Finance, Human Resources and Service Delivery. Their roles, responsibilities and limits of authority have been clearly defined and provide a significant contribution to the overall governance of the organisation and its management. In addition to the sub-committees, working parties are also periodically established to deal with other issues such as premises, funding and Board recruitment

Recruitment and Appointment of the Trustee Board

Under the requirements of the Memorandum and Articles of Association the elected members of the Trustee Board shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected for a further 3 years. Due to the nature of advisory services, the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. To enhance the pool of trustees, the organisation advertises for members of the community who would be willing to be considered for nomination and offer their own experience to assist the organisation.

Trustee Induction and Training

New trustees are provided with an induction pack which outlines their roles and responsibilities. Citizens Advice offer specialist training courses for new and existing Trustee Board members, as well as encouraging trustees to take part in local, regional and national forums.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Objectives and activities *(continued)*

Risk Management

The Trustee Board is also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The basis for this is a review of the major risks to which the organisation could be exposed. This has been translated into a risk register which is updated and reviewed at board meetings. The plan identifies risk that can arise from events or circumstances relating to: strategy and contracts with funders, the service given to clients, staff and volunteers, finance and information.

The register sets out internal controls and procedures which have been established to mitigate the identified risk and safeguard the organisation. The purpose of these controls is to manage the risk efficiently and effectively, having regard to the likelihood of risks being realised and the potential impact. They are designed to manage risk to a reasonable level rather than to eliminate the risk and are subject to periodic review and some independent checking in areas of highest risk. Maintenance of those controls is a joint responsibility of the Chief Officer and The Board of Trustees. Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources during the year. The charity continues to seek to diversify its funding sources.

National Association of Citizens Advice Bureaux

Derbyshire Districts Citizens Advice Bureau (trading as Citizens Advice Derbyshire Districts) is a member of the National Association of Citizens Advice Bureaux (company number 01436945 and registered charity number 279057) which operates under the name of "Citizens Advice" and provides guidance, encouragement, training and support. Citizens Advice also ensures compliance by the organisation with the membership standards required to retain membership and operate as a Citizens Advice Bureau.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Objectives and activities *(continued)*

Covid-19 impact

The arrival of Covid-19 resulted in substantial social disruption which has had an impact on the organisation. It has affected our ability to deliver face to face advice to clients, the demand for our services and the availability of our staff and volunteers to provide advice. A risk register, identifying specific risks which might arise out of the Covid-19 crisis, was prepared at an early stage. This included a review of the potential effect on staff and volunteers, the impact on our ability to deliver advice, the consequent effect on funding and detailed cashflow forecasting to ensure sufficient resources were in place to meet our expected liabilities. This has now been incorporated into the main risk register and is reviewed and updated where necessary by the trustees at each board meeting.

The organisation has continued to build on the decisive action taken in the early days. Advice moved from a primarily face to face offering to provide advice by telephone and video calls. The organisation was lucky to receive funding to enable it to invest in a digital advice platform, providing advice to clients via a video link. We will continue to look at how this can be used to provide advice to our more vulnerable clients. Staff and volunteers have been very well supported to deliver advice from home throughout by the senior and management teams, a fact reflected in our recent very positive people management survey. A well thought through social media campaign has ensured that clients are aware that help is still available. Throughout this difficult year the senior management team kept in close contact with our funders who have been very supportive of the actions we have taken to continue to provide advice remotely to our clients.

At the start of the pandemic, we saw an increase in demand for our advice, in particular in areas such as benefits and employment as clients were placed on furlough or lost their jobs or businesses as a result of lockdown.

The trustees have considered the potential impact on the financial statements as a result of the change in our activities. As a result of the actions of our senior management team who regularly updated our funders, we are happy to say that the impact on our funding situation to date has been positive. During the year we have successfully retained existing funding and secured new funding. In fact, our GP funding has been extended to 2023, Money Advice funding will now continue to 2022 as will our Pension Wise funding. The trustees are aware, however, that some of our funding will be retendered in 2022. The senior management team are focussed on this but there is an acceptance that there may well be a reduction in funding even if these bids are successful. We continue to look for opportunities to diversify our funding.

Staff and volunteers are gradually starting to return to the office. We are now offering face to face appointments in those offices we consider we can provide advice safely. We are in the process of returning to outreach locations and hope to move towards a full face to face advice service by late 2021. We will continue to provide telephone and virtual advice for those clients who do not wish to attend in person.

Our way of working has changed significantly over the past year. We appreciate the way in which our staff and volunteers have adapted. Our aim is to try to continue to offer a balance of home and office working in a way which will balance the needs of our clients and the organisation against those of our staff and volunteers.

The trustees consider that the organisation is well placed not only to survive the Covid-19 crisis but to emerge as a stronger, more adaptable, innovative organisation.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Achievements and performance

Citizens Advice Derbyshire Districts works to give people full knowledge of their rights and responsibilities by providing confidential, impartial advice that is free. In 2020/21 the organisation helped over 17,500 people from across Amber Valley, Derbyshire Dales, Erewash, and the High Peak deal with over 85,000 problems. Benefit and debt problems continue to be the most frequent enquiries. In 2020/21 the organisation assisted clients in gaining over £16 million in additional income to which they were entitled and resolved £4.7 million of debt. Where possible the outcome, impact and benefits of the advice are quantified and funders are informed quarterly. Whilst benefits and debt are the two largest areas of enquiry the organisation also advised a number of clients on housing, employment, family and relationship problems. The organisation also undertakes campaigning and influencing work to reform policy, procedures or practices that impact negatively on the organisation's clients' lives. In 2020/21 the organisation has had a particularly successful year resulting in a number of local media appearances enabling the organisation to become more influential as a representative of local people and their needs.

The organisation operates from a number of locations across the districts including offices in Buxton, Glossop, Heanor, Ilkeston, Matlock and New Mills where advice sessions are offered and supported by the organisation's principal funders. These sessions are primarily staffed by the organisation's large and committed team of 125 volunteers who give their time freely to help to deliver this vital service over the year. The organisation acknowledges their contribution, values it greatly and would like to thank them for their continued support. A decision was taken to close the Belper office as it was not considered suitable to provide advice in the current climate. It is intended instead to provide this advice in a community setting.

The organisation also offers advice in the community by holding sessions at 90 separate locations on an outreach basis. This is largely via their partnership with Derbyshire County Council to provide access to advice in GP Surgeries and Children's Centres. The Family Advice & GP service has assisted over 5,500 clients with over 30,500 separate issues in 2020/21. More recently our outreach work has expanded to include sessions at foodbanks and libraries. These sessions enable us to work directly within the community in the more isolated areas of our districts, ensuring we reach the most vulnerable clients.

The organisation's Telephone Advice Line, open daily from 9.00am to 4.00pm serves the whole of the organisation's districts and acts as a gateway into our service for clients needing face to face advice from generalist advisers or specialist caseworkers. In 2020/21 the organisation has handled over 13,600 calls via this service.

The organisation is funded by the Money Advice Service, High Peak Borough Council, Derbyshire Dales District Council and Amber Valley Borough Council to provide specialist money advice and casework services. These services operate across the district and provide ongoing support and specialist help to those in debt. In 2020/21 organisation supported 1,117 clients with specialist casework, managing £4.7 million worth of debt.

The organisation receives funding to deliver projects aimed at helping people with their energy bills and tackle fuel poverty. The organisation manages and coordinates the East Midlands Financial Capability Forum and also provides guidance on pension options as part of the Pension Wise service.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Financial review

The organisation continues to find itself operating in an extremely tough and uncertain funding climate, and with increased call on its services and pressure on funders. The Trustee Board is keen to ensure that the organisation remains stable and there is no significant reduction in services. It therefore strives to set break even budgets based on known funding and keep reserves available to help the organisation cope with unexpected changes in funding. The trustees monitor performance looking at our actual outturn, taking into consideration the current economic climate (including the effects of the pandemic) and its impact on our income and outgoings. This position is kept under constant review. As part of the risk management process the senior management team has considered the effect of any potential loss of funding and has put in place contingency planning to deal with the consequential impact on the organisation. The organisation currently has a strong cash flow, sufficient reserves, a good relationship with our funders and a proven ability to secure new funding streams.

We have reached the conclusion that there is a reasonable expectation that we have sufficient resources to continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements and have therefore adopted the going concern basis of preparation. The financial statements show a surplus of £128,974. In 2019/20 there was a surplus of £66,046.

To ensure that that the organisation was best placed to deliver advice remotely, a significant investment was made in IT equipment funded from our grant income. We received a specific grant of £35,300 to enable us to provide virtual video advice and a further £6,755 to purchase softphones. During the year the organisation purchased IT equipment to the value of £59,135. Although the cost of individual items purchased fell below our capitalisation limit of £2,000, discussions with our auditors led to the conclusion that because the cumulative level of spend is material we should treat these as fixed assets rather than as an expense. The effect of this is that the grant income is recognised in full in 2020/21 but the associated costs are spread over three years.

Recorded net surplus		£ 128,974
Less:		
Grant income recognised in respect of fixed asset acquisitions in excess of related depreciation costs recognised		£ 39,423
Normalised net surplus		£ 89,551

In addition to the specific grants above, we also received additional grants from existing funders to help us deal with the effects of the pandemic. This is not expected to be forthcoming in future years. As outlined above, the Trustees also expect that there will be significant challenges in terms of funding which may lead to a reduction in reported surpluses going forward.

Balance Sheet Resources

The organisation continues to enjoy a healthy cash position, with £561,529 cash at bank and in hand at 31 March 2021. This is more than enough to pay creditors when they fall due of £189,949. Reserves as at 31 March 2021 stand at £460,075.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Financial review *(continued)*

Principal Sources of Funding

Funding of core services is by way of a grant from Derbyshire Dales District Council, High Peak Borough Council, a three-year service level agreement with Amber Valley Borough Council and a three-year service level agreement with Erewash Borough Council; an annual agreement with Belper Town Council and in-kind contributions from the Heanor and Loscoe Town Council.

The organisation also received funding from the Money Advice Service, Derbyshire Dales District Council and Amber Valley Borough Council to continue to provide debt and money advice.

Derbyshire County Council (formerly the Primary Care Trust) originally awarded the organisation a three-year contract for the delivery of outreach services in GP practices to March 2016 and this has subsequently been extended to 2023. The organisation also secured funding to deliver outreach sessions in Wellbeing Hubs until 2023.

In 2015 the organisation won the contract to provide the Pension Wise service through Citizens Advice across Derbyshire and Nottinghamshire. This contract was extended in 2017/18, and the organisation now leads the South Yorkshire and Dales delivery of Pension Wise, in partnership with Citizens Advice Leicestershire, Lincoln and Sheffield. Pension Wise funding is now confirmed through to 2022. The organisation has also been awarded funding to support the roll-out of Universal Credit and to deliver energy advice.

Investment Policy

In order to maximise income, surplus funds (until needed for expenditure) are retained in interest-bearing accounts. The Board of Trustees have established a policy which enables fixed term investments to be made at higher interest rates. These investments are over periods not exceeding 12 months and are regularly reviewed by the Finance Sub-committee.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

Financial review *(continued)*

Reserves Policy

The Trustee Board has examined the organisation's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the value of financial reserves should take into consideration (where relevant):

- The protection of staff from the effect of a part or total reduction in the provision of organisation services, for pay in lieu of notice and redundancy pay.
- Holding sufficient funds to cover contractual obligations to suppliers in the event of closure.
- Reserves for the continuation of the core service in the event of disruptions to funding streams, unbudgeted but necessary expenditure and seed corn investment in new projects

The level of unrestricted reserves at the balance sheet date is £460,075. Applying the policy, the position as at 31 March 2021 is as follows:

Personnel costs in the event of closure		£ 144,730
Contractual liabilities and associated costs in the event of long-term underfunding/short term continuation		£ 74,995
Balance for future investment/application		£ 240,350

After consideration, the Trustees consider that the above investment policies and current reserves are adequate for the purposes mentioned above. This position and the reserves policy will be reviewed by the Trustee board as a minimum once a year.

Plans for future periods

The organisation undertakes an annual planning cycle to enable the Board to set the strategic direction for the coming 12 months. 2021/22 will see the organisation focus on improving access to advice services and ensuring the quality of our advice remains high. We will be working on the strategy for retaining those significant funding streams which will be retendered in the next year. We will be looking to fully reopening and dealing with any residual organisational issues arising from the Covid-19 pandemic. We will also be strengthening our campaigning work, raising our profile and developing a local fundraising strategy. In addition to this, we are hoping to continue to expand the delivery of digital advice.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2021

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 24 November 2021 and signed on behalf of the board of trustees by:

Dorcas Bunton
Director

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau

Year ended 31 March 2021

Opinion

We have audited the financial statements of Derbyshire Districts Citizens Advice Bureau (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charity's affairs as at 31 March 2021 and of its 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;
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charity 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 charity'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.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2021

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2021

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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 my 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.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2021

Auditor's responsibilities for detecting irregularities, including fraud

The objectives of our audit are: to identify and assess the risks of material misstatement of the financial statements due to fraud or error; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud or error; and to respond appropriately to those risks. Owing to the inherent limitations of an audit, there is an unavoidable risk that material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of the legal and regulatory frameworks applicable to the charity and the sector in which they operate. We determined that the following laws and regulations were most significant; the Companies Act 2006, the Charities SORP (FRS 102) and UK corporate taxation law.
- We obtained an understanding of how the charity is complying with those legal and regulatory frameworks by making inquiries to relevant members of the management team. We corroborated our inquiries through our review of board minutes (where applicable) and inquiry into legal fees incurred in the year.
- We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:
 - Identifying the controls management has in place to prevent and detect fraud and assessing the operation of these controls
 - Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process
 - Identifying and testing journal entries, in particular any journal entries that were large or unusual in nature
 - Assessing the extent of compliance with the relevant laws and regulations governing the charity and the sector it operates within. This included a review of any potential breaches during and since the year end; and
 - Challenging assumptions and judgements made by management in its significant accounting estimates.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements the less likely we would become aware of it. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error as fraud may involve deliberate concealment by, for example, forgery, intentional misrepresentations or collusion.

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

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Derbyshire Districts Citizens Advice Bureau *(continued)*

Year ended 31 March 2021

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew McDaid BFP ACA FCCA (Senior Statutory Auditor)

For and on behalf of
MCABA Limited t/a Mitchells
Chartered Accountants & Statutory Auditor
91-97 Saltergate
Chesterfield
Derbyshire
S40 1LA

Date: _____

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2021

		2021		2020	
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	1,448	–	1,448	3,087
Charitable activities	6	869,182	1,381,025	2,250,207	2,320,527
Other trading activities	7	1,698	7,507	9,205	10,321
Investment income	8	880	–	880	1,336
Total income		<u>873,208</u>	<u>1,388,532</u>	<u>2,261,740</u>	<u>2,335,271</u>
Expenditure					
Expenditure on charitable activities	9	(775,368)	(1,357,398)	(2,132,766)	(2,269,225)
Total expenditure		<u>(775,368)</u>	<u>(1,357,398)</u>	<u>(2,132,766)</u>	<u>(2,269,225)</u>
Net income		<u>97,840</u>	<u>31,134</u>	<u>128,974</u>	<u>66,046</u>
Transfers between funds		31,134	(31,134)	–	–
Net movement in funds		<u>128,974</u>	<u>–</u>	<u>128,974</u>	<u>66,046</u>
Reconciliation of funds					
Total funds brought forward		331,101	–	331,101	265,055
Total funds carried forward		<u>460,075</u>	<u>–</u>	<u>460,075</u>	<u>331,101</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 21 to 32 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2021

	Note	2021 £	£	2020 £
Fixed assets				
Tangible fixed assets	15		39,423	–
Current assets				
Debtors	16	49,072		69,989
Cash at bank and in hand		561,529		368,792
		610,601		438,781
Creditors: amounts falling due within one year	17	(189,949)		(107,680)
Net current assets			420,652	331,101
Total assets less current liabilities			460,075	331,101
Net assets			460,075	331,101
Funds of the charity				
Unrestricted funds			460,075	331,101
Total charity funds	20		460,075	331,101

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 24 November 2021 and are signed on behalf of the board by:

Dorcas Bunton
Director

The notes on pages 21 to 32 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net income	128,974	66,046
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	19,712	–
Dividends, interest and rents from investments	(880)	(1,336)
Interest payable and similar charges	482	957
<i>Changes in:</i>		
Trade and other debtors	(12,784)	(28,684)
Trade and other creditors	115,970	(11,187)
Cash generated from operations	251,474	25,796
Interest paid	(482)	(957)
Net cash from operating activities	<u>250,992</u>	<u>24,839</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	880	1,336
Purchase of tangible assets	(59,135)	–
Net cash (used in)/from investing activities	<u>(58,255)</u>	<u>1,336</u>
Net increase in cash and cash equivalents	192,737	26,175
Cash and cash equivalents at beginning of year	<u>368,792</u>	<u>342,617</u>
Cash and cash equivalents at end of year	<u>561,529</u>	<u>368,792</u>

The notes on pages 21 to 32 form part of these financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2021

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 26 Spring Gardens, Buxton, Derbyshire, SK17 6DE.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

The charity meets the definition of a public benefit entity under FRS 102.

Going concern

Whilst the global economy has been significantly impacted by the effect of the Covid-19 pandemic, the management and trustees realigned their strategy and working practices to meet the demands arising from an ever-changing environment and continue to adapt in response to change. The trustees have prepared and reviewed forecasts and are confident that these show that the charity is able to operate within its available resources and meet its liabilities as they fall due for the foreseeable future. Accordingly, the trustees consider it appropriate to continue to adopt the going concern basis of accounting in preparing the financial statements.

Judgements and key sources of estimation uncertainty

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. The trustees do not consider there to be any estimates or associated assumptions that would give rise to a significant risk of causing a material misstatement in the carrying values of assets and liabilities in these financial statements.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes and general objectives. Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment. Restricted funds are subjected to restrictions on their expenditure imposed by the donors or which have been raised by the charity for a particular purpose.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

The following specific policies are applied to particular categories of income:

- Income from donations is recognised when the donation is received.
- Income from donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers. The use of properties occupied by the charity at Heanor and New Mills are donated in full or in part to the charity.
- Investment income is included when it becomes receivable.
- Grant income is recognised when the charity becomes unconditionally entitled to that income. Where entitlement to grant income is subject to performance-related or other conditions, income is recognised in the Statement of Financial Activities in line with the achievement of performance and satisfaction of those conditions.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under the headings in the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events and non-charitable trading activities.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity that are necessary to support those activities.
- Governance costs include those associated with meeting the constitutional and statutory requirements of the charity and include statutory audit fees and costs linked to the strategic management of the charity.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories within the Statement of Financial Activities reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight-line basis over the period of the lease.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

The trustees continue to operate a policy of not capitalising individual items of equipment costing less than £2,000 where the application of this policy does not materially misstate the financial statements.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold improvements	-	10% straight line
Office equipment	-	33% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date. For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs.

Financial instruments

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised as such in the statement of financial activities.

Pensions

The charity operates a defined contribution pension scheme, the assets of which are held separately from those of the charity. Contributions payable for the year are shown within the statement of financial activities.

4. Limited by guarantee

The charity is limited by guarantee and in the event of it being wound up every member is liable to contribute a sum not exceeding £10. There are no shares of any class, either authorised or allotted.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations	1,146	1,146	2,282	2,282
Fundraising	302	302	805	805
	<u>1,448</u>	<u>1,448</u>	<u>3,087</u>	<u>3,087</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

6. Charitable activities

	2021	2020
	£	£
Restricted funds		
Pension Wise	689,229	791,528
Money Advice Services /Leicester Money Advice	205,299	177,766
Big Energy Saving Network	21,875	42,575
Chinley Outreach Session	1,000	800
Building Better Opportunities	87,817	87,067
Energy Best Deal Extra	–	14,551
Amber Valley Universal Credits	–	5,000
Foundation Derbyshire Older Peoples Champion	–	4,950
Feeding Britain Lottery	9,167	11,000
Citizens Advice - Help to claim	169,932	155,911
Stop Loan Sharks	–	2,000
Big Energy Saving Week	2,000	2,000
Amber Valley Digital Inclusion	4,409	8,816
Digital & Financial Capability Support - Erewash	–	9,942
Digital & Financial Capability Support - High Peak	–	4,475
Digital & Financial Capability Support - Derbyshire Dales	4,000	8,000
Digital and Older Peoples Champion	1,017	5,083
Western Power - Power Up GP Project	15,458	5,100
Western Power - Power Up Smart	53,655	33,507
Energy Advice Programme	20,905	26,640
Rogue Landlord Project	–	3,000
Advice in the Community	7,920	720
Big Kirkhallam	9,084	6,048
Bare Necessities Glossopdale Food Bank	833	–
Amber Valley Digital Assistance	6,000	–
Western Power Community Fund	5,000	–
Softphones	6,755	–
Western Power COVID-19	13,870	–
National Energy Action	500	–
Amber Valley Health Partnership	10,000	–
Virtual Adviser Service	32,000	–
BEIS remote working	3,300	–
	<u>1,381,025</u>	<u>1,406,479</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

6. Charitable activities *(continued)*

	2021	2020
	£	£
Unrestricted funds		
Derbyshire Dales District Council	33,500	33,500
Belper Town Council	10,115	9,917
High Peak Borough Council	75,000	75,000
University of Derby	–	250
Erewash Borough Council	59,592	59,592
Derbyshire Dales District Council	23,285	23,285
Derbyshire County Council	105,950	150,930
Derbyshire County Council (was PCT)	450,834	450,834
Amber Valley Borough Council	102,440	102,440
Ripley Town Council	8,466	8,300
	<u>869,182</u>	<u>914,048</u>
Total income from charitable activities	<u>2,250,207</u>	<u>2,320,527</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

6. Charitable activities *(continued)*

Grant funding for advice services expended in the year included the following projects:

General Advice Services

Funding awarded by Amber Valley Borough Council, Erewash Borough Council, Derbyshire Dales District Council, High Peak Borough Council and Belper Town Council to provide general advice services from Belper, Heanor, Ilkeston, Matlock and the High Peak offices and a number of outreach centres.

Money Advice

Funding from the Money Advice Service has been supplemented by continued funding from Amber Valley Borough Council, High Peak Borough Council and Derbyshire Dales District Council to enable the bureaux to provide debt and money advice to a wide range of clients.

GP Surgeries

Derbyshire County Council (was PCT) maintained their funding levels this year to enable advice sessions to be held in every GP surgery in Derbyshire Dales, Amber Valley, High Peak and Erewash. If a surgery is unable to accommodate the service, then alternative arrangements are made to ensure that the service is available to as many people as possible.

Children and Families

Funding was awarded by Derbyshire County Council to provide specialist advice services to families with children across the four local authority areas.

Pension Wise

This project commenced in January 2015 to give pension guidance to individuals over 50.

Energy Advice

Small grant funding has been received from a number of sources to deliver energy-related advice to clients across Amber Valley, Derbyshire Dales, Erewash and High Peak.

Universal Credit

Funding has been received as part of the "Help to Claim" service, designed to support people in the early stages of their Universal credit claim, helping them through to their first payment.

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Other income	1,698	7,507	9,205
Rental income	—	—	—
	<u>1,698</u>	<u>7,507</u>	<u>9,205</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

7. Other trading activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Other income	9,921	–	9,921
Rental income	400	–	400
	<u>10,321</u>	<u>–</u>	<u>10,321</u>

8. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Short term deposits	<u>880</u>	<u>880</u>	<u>1,336</u>	<u>1,336</u>

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Advice Service	665,519	1,255,708	1,921,227
Support costs (Note 10)	109,849	101,690	211,539
	<u>775,368</u>	<u>1,357,398</u>	<u>2,132,766</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Advice Service	739,200	1,313,517	2,052,717
Support costs (Note 10)	104,838	111,670	216,508
	<u>844,038</u>	<u>1,425,187</u>	<u>2,269,225</u>

10. Analysis of support costs

	Advice services £	Total 2021 £	Total 2020 £
Premises	83,510	83,510	91,272
Communications and IT	104,614	104,614	92,817
General office	13,285	13,285	17,703
Governance costs	10,130	10,130	14,716
	<u>211,539</u>	<u>211,539</u>	<u>216,508</u>

11. Taxation

The whole of the company's income is exempt from taxation and is used entirely for charitable purposes and therefore no tax charge has been provided for in these accounts.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

12. Net income

Net income is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation of tangible fixed assets	19,712	–
Fees payable for the audit of the financial statements	<u>7,580</u>	<u>7,440</u>

Fees payable in respect of non-audit services provided by the statutory auditor amounted to £1,960 (2020: £1,860).

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	1,292,271	1,292,443
Social security costs	95,596	100,109
Employer contributions to pension plans	<u>70,880</u>	<u>73,136</u>
	<u>1,458,747</u>	<u>1,465,688</u>

The average head count of employees during the year was 68 (2020: 70).

The number of employees to whom retirement benefits were accruing under a defined contribution scheme during the year was 65 (2020: 62).

No employee received employee benefits of more than £60,000 during the year (2020: None).

Key Management Personnel

The key management personnel of the charity consist of the Chief Officer and Senior Operations Managers, as listed on page 2. The total employee benefits (including employer pension contributions) of the key management personnel of the charity were £97,887 (2020: £126,308).

14. Trustee remuneration and expenses

No trustees received any remuneration during the year.

Trustees' expenses paid in the year totalled £nil (2020: £100 (1 Trustee)).

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

15. Tangible fixed assets

	Leasehold Improvements £	Office Equipment £	Total £
Cost			
At 1 April 2020	42,003	63,160	105,163
Additions	–	59,135	59,135
Disposals	(38,114)	(63,160)	(101,274)
At 31 March 2021	<u>3,889</u>	<u>59,135</u>	<u>63,024</u>
Depreciation			
At 1 April 2020	42,003	63,160	105,163
Charge for the year	–	19,712	19,712
Disposals	(38,114)	(63,160)	(101,274)
At 31 March 2021	<u>3,889</u>	<u>19,712</u>	<u>23,601</u>
Carrying amount			
At 31 March 2021	<u>–</u>	<u>39,423</u>	<u>39,423</u>
At 31 March 2020	<u>–</u>	<u>–</u>	<u>–</u>

16. Debtors

	2021 £	2020 £
Due within one year:		
Prepayments and accrued income	34,574	61,489
Other debtors	14,498	8,500
	<u>49,072</u>	<u>69,989</u>

17. Creditors: amounts falling due within one year

	2021 £	2020 £
Deferred income	82,774	22,996
Social security and other taxes	22,932	25,079
Other creditors and accruals	84,243	59,605
	<u>189,949</u>	<u>107,680</u>

18. Deferred income

	2021 £	2020 £
At 1 April 2020	22,996	37,761
Amount released to income	(22,996)	(37,761)
Amount deferred in year	82,774	22,996
At 31 March 2021	<u>82,774</u>	<u>22,996</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

19. Pensions and other post-retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £70,880 (2020: £73,136).

20. Analysis of charitable funds

Unrestricted funds

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
General funds	<u>331,101</u>	<u>873,208</u>	<u>(775,368)</u>	<u>31,134</u>	<u>460,075</u>

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
General funds	<u>246,347</u>	<u>928,792</u>	<u>(844,038)</u>	<u>—</u>	<u>331,101</u>

The general fund represents funds that management are free to utilise in furtherance of the charity's objectives.

Restricted funds

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Pension Wise	—	689,229	(689,545)	316	—
Foundation Derbyshire					
Older Peoples					
Champion	—	—	—	—	—
Other restricted funds	—	699,303	(667,853)	(31,450)	—
	<u>—</u>	<u>1,388,532</u>	<u>(1,357,398)</u>	<u>(31,134)</u>	<u>—</u>

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Pension Wise	—	791,528	(791,528)	—	—
Foundation Derbyshire					
Older Peoples					
Champion	18,708	4,950	(23,658)	—	—
Other restricted funds	—	610,001	(610,001)	—	—
	<u>18,708</u>	<u>1,406,479</u>	<u>(1,425,187)</u>	<u>—</u>	<u>—</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

21. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2021 £
Tangible fixed assets	39,423	39,423
Current assets	610,601	610,601
Creditors less than 1 year	(189,949)	(189,949)
Net assets	<u>460,075</u>	<u>460,075</u>

	Unrestricted Funds £	Total Funds 2020 £
Tangible fixed assets	-	-
Current assets	438,781	438,781
Creditors less than 1 year	(107,680)	(107,680)
Net assets	<u>331,101</u>	<u>331,101</u>

22. Analysis of changes in net debt

	At 1 Apr 2020 £	Cash flows £	At 31 Mar 2021 £
Cash at bank and in hand	<u>368,792</u>	<u>192,737</u>	<u>561,529</u>

23. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
Not later than 1 year	20,140	13,168
Later than 1 year and not later than 5 years	21,482	24,547
	<u>41,622</u>	<u>37,715</u>

24. Related parties

There are no related party transactions which require disclosure in the financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Management Information

Year ended 31 March 2021

The following pages do not form part of the financial statements.

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities

Year ended 31 March 2021

	2021 £	2020 £
Income and endowments		
Donations and legacies		
Donations	1,146	2,282
Fundraising	302	805
	<u>1,448</u>	<u>3,087</u>
Charitable activities		
Pension Wise	689,229	791,528
Money Advice Services /Leicester Money Advice	205,299	177,766
Derbyshire Dales District Council	33,500	33,500
Belper Town Council	10,115	9,917
High Peak Borough Council	75,000	75,000
University of Derby	–	250
Erewash Borough Council	59,592	59,592
Derbyshire Dales District Council	23,285	23,285
Derbyshire County Council	105,950	150,930
Derbyshire County Council (was PCT)	450,834	450,834
Amber Valley Borough Council	102,440	102,440
Bare Necessities Glossopdale Food Bank	833	–
Big Energy Saving Network	21,875	42,575
Chinley Outreach Session	1,000	800
Building Better Opportunities	87,817	87,067
Ripley Town Council	8,466	8,300
Energy Best Deal Extra	–	14,551
Amber Valley Universal Credits	–	5,000
Foundation Derbyshire Older Peoples Champion	–	4,950
Feeding Britain Lottery	9,167	11,000
Citizens Advice - Help to claim	169,932	155,911
Stop Loan Sharks	–	2,000
Big Energy Saving Week	2,000	2,000
Amber Valley Digital Inclusion	4,409	8,816
Digital & Financial Capability Support - Erewash	–	9,942
Digital & Financial Capability Support - High Peak	–	4,475
Digital & Financial Capability Support - Derbyshire Dales	4,000	8,000
Digital and Older Peoples Champion	1,017	5,083
	<u>2,065,760</u>	<u>2,245,512</u>
Carried forward		

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2021

	2021 £	2020 £
Brought forward	2,065,760	2,245,512
Western Power - Power Up GP Project	15,458	5,100
Western Power - Power Up Smart	53,655	33,507
Energy Advice Programme	20,905	26,640
Rogue Landlord Project	–	3,000
Advice in the Community	7,920	720
Big Kirkhallam	9,084	6,048
Amber Valley Digital Assistance	6,000	–
Western Power Community Fund	5,000	–
Softphones	6,755	–
Western Power COVID-19	13,870	–
National Energy Action	500	–
Amber Valley Health Partnership	10,000	–
Virtual Adviser Service	32,000	–
BEIS remote working	3,300	–
	<u>2,250,207</u>	<u>2,320,527</u>
Other trading activities		
Other income	9,205	9,921
Rental income	–	400
	<u>9,205</u>	<u>10,321</u>
Investment income		
Short term deposits	880	1,336
	<u>880</u>	<u>1,336</u>
Total income	<u>2,261,740</u>	<u>2,335,271</u>

Derbyshire Districts Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2021

	2021 £	2020 £
Expenditure		
Expenditure on charitable activities		
Wages and salaries	(1,292,271)	(1,292,443)
Employer's NIC	(95,596)	(100,109)
Pension costs	(70,880)	(73,136)
Rent	(68,170)	(76,688)
Light and heat	(5,274)	(6,123)
Repairs and maintenance	(78,306)	(63,743)
Insurance	(4,493)	(4,159)
Motor vehicle expenses	(17,606)	(41,748)
Other motor/travel costs	(352)	(18,607)
Legal and professional fees	(15,183)	(18,076)
Telephone	(25,645)	(27,455)
Other office costs	(9,004)	(14,916)
Depreciation	(19,712)	–
Other interest payable and similar charges	(482)	(957)
Advertising and PR costs	(664)	(1,719)
Information system costs and subscriptions	(15,352)	(13,179)
Reference literature	–	(2,016)
Cleaning	(5,573)	(4,302)
Cost of meetings and conferences	(4,406)	(7,304)
Disbursements	(4,281)	(6,786)
Funding allocated to other bureaux	(399,516)	(495,759)
	<u>(2,132,766)</u>	<u>(2,269,225)</u>
Total expenditure	<u>(2,132,766)</u>	<u>(2,269,225)</u>
Net income	<u>128,974</u>	<u>66,046</u>