

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

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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

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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

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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

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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

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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

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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

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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

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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

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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

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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

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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.

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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

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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.

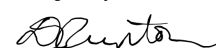
Small company provisions

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:



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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:

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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: 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
		<u>1,202,899</u>	<u>1,118,668</u>
Creditors: amounts falling due within one year	17	<u>(411,082)</u>	<u>(265,099)</u>
Net current assets		<u>791,817</u>	<u>853,569</u>
Total assets less current liabilities		<u>827,986</u>	<u>894,919</u>
Net assets		<u>827,986</u>	<u>894,919</u>
Funds of the charity			
Unrestricted funds		<u>827,986</u>	<u>894,919</u>
Total charity funds	20	<u>827,986</u>	<u>894,919</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

27 August 2024

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

Signed by:



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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	152,975	–	152,975
Energy Advice Programme	–	21,425	21,425
Big Kirkhallam	–	8,079	8,079
DCC Containment Fund	42,438	–	42,438
Derbyshire Community Health Services	–	65,570	65,570
Derbyshire County Council Foodbank Advisory	–	9,800	9,800
CitA Cost of Living	–	15,000	15,000
CitA Core Service Funding	–	31,125	31,125
Friends of Hurst Farm	–	8,400	8,400
Long Eaton & Sawley Foodbank	–	12,742	12,742
LCA Champion - Energy Outreach Project	–	5,251	5,251
Energy Outreach Project - LCA Regional Lead	–	12,976	12,976
Cadent	–	96,158	96,158
Public Health Advisory Service	5,333	599,950	605,283
Public Health Advisory Service Containment Funding	–	167,500	167,500
Amber Valley Public Health Locality	–	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	–	3,100	3,100
Derbyshire	–	–	–
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	<u>8,386</u>	<u>8,386</u>	<u>1,896</u>	<u>1,896</u>

8. Other income

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Other income	<u>8,208</u>	<u>8,208</u>	<u>2,341</u>	<u>2,341</u>

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)	<u>145,000</u>	<u>125,307</u>	<u>270,307</u>
	<u>952,111</u>	<u>2,039,586</u>	<u>2,991,697</u>

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

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	245,833	46,436

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	894,919	885,178	(952,111)	827,986

	At 1 April 2022 £	Income £	Expenditure £	At 31 March 2023 £
General funds	738,362	1,226,942	(1,070,385)	894,919

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>