

COMPANY REGISTRATION NUMBER: 04429840  
CHARITY REGISTRATION NUMBER: 1094369

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

THURSDAY



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18/09/2025  
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**

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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 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 has 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**

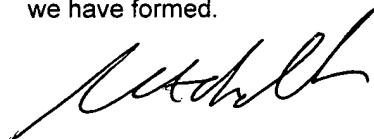
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process
- Identifying and testing journal entries, in particular any journal entries that were large or unusual in nature
- Assessing 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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

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

This report is made solely to the charity's 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

		Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
	Note				
<b>Income and endowments</b>					
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
<b>Total income</b>		<u>1,051,927</u>	<u>3,169,123</u>	<u>4,221,050</u>	<u>2,924,764</u>
<b>Expenditure</b>					
Expenditure on charitable activities	9	(661,470)	(3,178,310)	(3,839,780)	(2,991,697)
<b>Total expenditure</b>		<u>(661,470)</u>	<u>(3,178,310)</u>	<u>(3,839,780)</u>	<u>(2,991,697)</u>
<b>Net income/(expenditure)</b>		<u>390,457</u>	<u>(9,187)</u>	<u>381,270</u>	<u>(66,933)</u>
Transfers between funds		(9,187)	9,187	–	–
<b>Net movement in funds</b>		<u>381,270</u>	<u>–</u>	<u>381,270</u>	<u>(66,933)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		827,986	–	827,986	894,919
<b>Total funds carried forward</b>		<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 £
<b>Fixed assets</b>			
Tangible fixed assets	15	53,261	36,169
<b>Current assets</b>			
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
<b>Creditors: amounts falling due within one year</b>	17	<u>(365,305)</u>	<u>(411,082)</u>
<b>Net current assets</b>		1,155,995	791,817
<b>Total assets less current liabilities</b>		<u>1,209,256</u>	<u>827,986</u>
<b>Net assets</b>		<u>1,209,256</u>	<u>827,986</u>
<b>Funds of the charity</b>			
Restricted funds	20	-	-
Unrestricted funds	20	<u>1,209,256</u>	<u>827,986</u>
<b>Total charity funds</b>		<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 £
<b>Cash flows from operating activities</b>		
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>
<b>Cash flows from investing activities</b>		
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>
<b>Net increase in cash and cash equivalents</b>	376,866	70,957
<b>Cash and cash equivalents at beginning of year</b>	<u>1,033,153</u>	<u>962,196</u>
<b>Cash and cash equivalents at end of year</b>	<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 £
<b>Donations</b>				
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	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	–	12,976	12,976
Cadent	–	96,158	96,158
Public Health Advisory Service	5,333	599,950	605,283
Public Health Advisory Service Containment	–	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 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 £
<b>Cost</b>			
At 1 April 2024	–	193,910	193,910
Additions	5,970	49,068	55,038
Disposals	–	(64,769)	(64,769)
<b>At 31 March 2025</b>	<u>5,970</u>	<u>178,209</u>	<u>184,179</u>
<b>Depreciation</b>			
At 1 April 2024	–	157,741	157,741
Charge for the year	1,990	35,956	37,946
Disposals	–	(64,769)	(64,769)
<b>At 31 March 2025</b>	<u>1,990</u>	<u>128,928</u>	<u>130,918</u>
<b>Carrying amount</b>			
<b>At 31 March 2025</b>	<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
<b>At 31 March 2025</b>	<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)
<b>Net assets</b>	<b>1,209,256</b>	<b>1,209,256</b>

	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)
<b>Net assets</b>	<b>827,986</b>	<b>827,986</b>

#### 22. Analysis of changes in net debt

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

#### 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
	<b>67,361</b>	<b>22,334</b>

#### 24. Related parties

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