

DOVER DEAL AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1108967

Details

Other names	DAEL AND DISTRICT CITIZEN'S ADVICE BUREAU, THE DOVER AND DISTRICT CITIZENS' ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	05316853
Registered	2005-04-11
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Bureau Maison Dieu Gardens Dover Kent CT16 1TG
Phone	01304202030
Email	contact@doverdealcitizensadvice.org.uk
Website	www.doverdealadvice.co.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN DOVER, DEAL, SANDWICH AND NEIGHBOURING DISTRICT AREAS ("THE AREA OF BENEFIT") BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS

Activities: The charity offers free, confidential and impartial advice on a range of topics including welfare benefits, money and debt, employment, housing, consumer matters and legal issues.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Elderly/old People, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** DOVER, DEAL, SANDWICH AND SURROUNDING AREAS.
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£368,423	£449,292	-	-
2024-03-31	£383,515	£361,691	-	-
2023-03-31	£311,328	£289,339	-	-
2022-03-31	£294,000	£312,000	-	-
2021-03-31	£310,702	£170,798	-	-

Trustees

Name	Role	Appointed
DAVID PESTELL		
Daniel friend		2022-11-23
GLORIA MARCEL		2025-02-27
Gillian Plummer		2021-10-19
Guy Banyard		2021-10-19
PAULINE GOLDSACK		
SIDONIA MAUREEN FARAGO		
shubhratan malhotra		2025-02-27

Accounts

Registered company number - 05316853
Registered charity number - 1108967

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU

CONTENTS

	Pages
Report of the trustees	1 - 4
Independent Examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 15

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees have pleasure in presenting their report and the unaudited financial statements for the year ended 31 March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 relating to small companies, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAILS**Charity name**

Dover, Deal & District Citizens Advice Bureau (a company limited by guarantee)

Company number

5316853

Charity number

1108967

Registered office

Maison Dieu Gardens
Dover
Kent
CT16 1TG

Chief executive and Company Secretary

Jan Stewart

Trustees/Directors

Gillian Plummer	
David Pestell	
Donnie Farago	
Pauline Goldsack	
Guy Banyard	
Nathanael Theisen	(resigned 28 January 2026)
Daniel Friend	
Shubharatan Malhotra	(appointed 27 February 2025)
Gloria Marcal	(appointed 27 February 2025)

Council representatives

Cllr H Williams

Bankers

Lloyds Bank Plc
43-45 Sandgate Road
Folkestone
Kent
CT20 1RZ

Independent examiner

Mr S J Wren FCCA
Accountancy Matters (Kent) Limited
The Marlowe Innovation Centre
Marlowe Way
Ramsgate
Kent CT12 6FA

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

Dover, Deal & District Citizens Advice Bureau (DDCAB) is a registered charity and a company limited by guarantee. The company has 12 members whose liability is limited to £1 each. The bureau is governed by its Memorandum and Articles of Association. DDCAB was incorporated on 20 December 2004, to take over the assets, liabilities and operations of Dover Citizens Advice Bureau and Deal & District Citizens Advice Bureau. The bureaux had operated as one organisation since April 2004 and the bureau took the operations of both bureaux on 1 August 2005. This report and the work and aims contained herein must be read against this background.

Recruitment and appointment of trustee directors

Directors are elected at the Annual General Meeting by the members of the bureau in accordance with the Articles of Association. The constitution contains provisions for the co-option of directors and the nomination of corporate representatives (subject to maxima) which have yet to be exercised. The directors elect a chair from amongst their number. The Bureau's principal funder (Dover District Council) appointed 2 representatives to supervise its interests.

Induction of trustee directors

Directors are provided with Citizens Advice publications on their duties and receive training from Citizens Advice.

Organisational structure

The Bureau is governed by its Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The directors carry the ultimate responsibility for the conduct of the bureau and for ensuring that the charity satisfies its legal and contractual obligations. Directors meet quarterly as a minimum and delegate the day to day operation of the organisation to management. The Board of Directors is independent of management. Directors' interests must be declared and noted in the minutes of Board Meetings. The directors have delegated day to day management of the charity to the Chief Executive. The Directors, Jan Stewart (Chief Executive), Natasha James (Service Manager) are the Key Management Personnel as defined by the Charities SORP FRS 102.

Related parties

The Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for the standards of advice and casework managements as well as monitoring progress against these standards. Operating policies are independently determined by the bureau's Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

The Bureau operates and liaises with a number of other advisory services, local charities and social services departments on behalf of itself and its clients. Where one of the directors holds the position of trustee/director of another charity, he/she may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Major risks

The directors recognise that any major risks to which the charity is exposed need to be reviewed regularly. To that end, the bureau is continually monitoring and managing its risks and ensuring action plans are in place to mitigate its key risks.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

Major risks - Cont'd

Included in external risks is that of the loss of funding. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

OBJECTIVES AND ACTIVITIES**Objectives**

The charity's objectives are to promote any charitable purpose for the benefit of the community in Dover, Deal and District and surrounding District areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims

Dover and Deal Citizens Advice aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively.

Activities, achievements, performance and factors affecting achievement of objectives

Dover and Deal Citizens Advice has capitalised on its move to the new offices in Deal and the expanded offices in Dover. We have currently 21 new trainees undertaking our extensive training which will make a huge difference to our service offer. They all do a brilliant job and without them we wouldn't exist.

We have opened an office in Folkestone and Hythe in January 2025 when the Shepway Citizens Advice Bureau closed down on the basis that we would receive funding from them to cover our costs for the three months to 31 March 2026. Unfortunately no monies were received as Shepway CAB went into liquidation. As from April 2025 a two year service level agreement was signed with The District Council of Folkestone & Hythe, which will help clients in the Folkestone and Hythe areas.

We have dealt with over 11,000 issues and we have brought in £2 million to the district. For every £1 of our grant from DDC we have provided 14 times as much back in financial gain to the district. We have seen a 3 fold increase in people reporting domestic abuse in our area and dealt with debt benefits and housing as our top three issues.

FINANCIAL REVIEW

We remain entirely dependent on our core funding from Dover District Council, without which we could not offer a service. We have also been able to offer substantial help through the household fund to those in the greatest hardship. We have received national funding to develop our energy advice services and our advice line services. We continue to maintain and where possible increase the availability of our services with the help of our funders where we are in a financially viable position to do so. We have debt help from MASDAP and foodbank projects.

Reserves policy and going concern

The Trustees are required to ensure that unrestricted monies are available in each financial year to meet any reasonable foreseeable contingency. As such, we keep sufficient reserves to enable us to wind up the Charity without a deficit, should that prove necessary. In reviewing the potential costs that could arise should a significant reduction in income be incurred, the directors have determined that unrestricted reserves should be maintained equal to approximately 3 months normal operating expenditure. At 31 March 2026 our unrestricted general reserves were below this amount, mainly caused by the lack of funding of approximately £25,000 in respect of the funding not received from Shepway CAB for the three months January to March 2025. We are aiming to increase our unrestricted funds in the coming year in order that the fund level meets our reserves policy. We are always alert to the possibility that our Service could face reduced funding and in those circumstances unrestricted reserves would be reduced if activities were to continue at the same level.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

Reserves policy and going concern - cont'd

The accounts have been prepared on a going concern basis on the expectation that the charity will receive sufficient funding for at least one year from the date these accounts are formally approved. The Charity is heavily dependent on Dover District Council and a three year service level agreement which although expired on 31 March 2025 is currently rolling over until all works are completed on the building following a major flood in June 2025.

Principal funding sources

We are reliant on Dover District Council for funding and we thank them for their support. We have also again received household funding to distribute to clients who are struggling in the present climate. Short term funding has been achieved this year but the projects usually only last for twelve months. We do have the ongoing Money Advice Service funding and several other funding bids in place. We are looking to work on a regional basis with our sister organisations.

Investment policy and activities

The governing document gives power of investment to directors as they may decide fit. The directors believe that any investments should be in the lowest risk category. Apart from the designated funds, other cash funds arise because the Local Authority Grant is now paid in one instalment across the financial year, for which we are grateful. Accordingly, the trustees consider any investment to be short term in nature and that bank deposits are the most appropriate investment vehicle. Only our designated Charity Closure fund is held in the form of a bond.

FUTURE PLANS

We started a service covering Folkestone and Hythe on 1 April 2025 in the Rainbow Centre in Folkestone to offer a service following the closure of the Shepway Citizens Advice Bureau. This is fully supported by the local Council and will be funded for two years initially.

We are continuing to develop our services with the use of technology and AI. We have put more resources into our telephone and email services and added a useful BOT to our website to give clients direct access to our appointments and information systems. We are part of two pilots for the use of AI to speed up our work with clients.

We have updated our Articles of Association in order that our area of cover includes Folkestone and Hythe.

In June 2025 our Dover office was badly affected by a flood which hindered our plans and resulted in the office being closed and unfit for use. We eventually rented a portacabin to work from and did not resume work in our offices until January 2026. All paper and some electronic records were lost in the flood.

The trustees have for now decided to put on hold any merger plans with other offices in Kent until we have reassurances about local funding being spent locally and the boundaries of Kent unitary are decided. The trustees were very keen to protect local funds for local people.

PUBLIC BENEFIT

The trustees confirm that they have complied with their duty as prescribed by section 4 of the Charities Act 2006 to have due regard to the Charity Commission public benefit guidance.

Signed on behalf of the Board of Trustees by :

Jan Stewart - Company secretary

Date : 13 March 2026

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 6 to 15.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- 1 accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 386 of the 2006 Act other than any requirements that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**S J Wren FCCA
Accountancy Matters (Kent) Limited
Chartered Certified Accountants
The Marlowe Innovation Centre
Marlowe Way
Ramsgate
Kent
CT12 6FA**

Date : 16 March 2026

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating an Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
INCOME					
Donations and grants	2a	24,795	92,250	117,045	112,744
Charitable activities	2b	192,485	56,332	248,817	271,491
Income from other trading activities	2c	-	-	-	-
Investment income	2d	2,561	-	2,561	887
TOTAL INCOME		219,841	148,582	368,423	385,122
EXPENDITURE					
Costs of raising funds	3	7,623	-	7,623	7,711
Charitable activities	3	302,208	139,461	441,669	368,696
TOTAL EXPENDITURE		309,831	139,461	449,292	376,407
NET (EXPENDITURE)/INCOME FOR THE YEAR BEFORE TRANSFERS	4	(89,990)	9,121	(80,869)	8,715
Transfers between funds	10	42,117	(42,117)	-	-
NET MOVEMENT IN FUNDS FOR THE YEAR		(47,873)	(32,996)	(80,869)	8,715
Balances as at 1 April 2024		125,010	58,086	183,096	174,381
BALANCES AT 31 MARCH 2025		77,137	25,090	102,227	183,096

**BALANCE SHEET
AS AT 31 MARCH 2025**

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	6	13,564	22,720
CURRENT ASSETS			
Debtors and prepayments	7	5,256	12,283
Balances at bank: Shawbrook Bank Limited		-	35,226
Lloyds Bank Plc		92,442	128,645
Cash in hand		186	186
		97,884	176,340
CURRENT LIABILITIES			
Creditors: amounts falling due within one year	8	(9,221)	(15,964)
		88,663	160,376
NET ASSETS	9	102,227	183,096
Represented by:			
FUNDS OF THE CHARITY			
Unrestricted general fund	10	28,573	67,290
Designated funds	10	48,564	57,720
Restricted funds	10	25,090	58,086
TOTAL FUNDS		102,227	183,096

For the financial year ended 31 March 2025 the company was entitled to exemption from audit under s.477 Companies Act 2006 and no members have deposited a notice under s.476 requiring an audit.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with s.386 of the Act for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Charities SORP (FRS 102).

Approved and signed for issue by the trustees on 13 March 2026.

Gillian Plummer - Chair

David Pestell - Vice Chair

Company number - 05316853

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Dover, Deal & District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The principal accounting policies adopted are as follows:

a) Preparation of the accounts on a going concern basis

The accounts have been prepared on a going concern basis on the expectation that the charity will receive sufficient funding for at least one year from the date these accounts are formally approved. The Charity is heavily dependent on Dover District Council and a three year service level agreement which although expired on 31 March 2025, is currently rolling over until all works are completed on the building following a major flood at the Dover office in June 2025.

b) Income

Grants receivable - grants made to finance the activities of the bureau are credited to the Statement of Financial Activities (SOFA) in the period to which they relate.

Bank interest - bank interest is included in the SOFA on receipt.

Other income - other income, including donations and gifts are included as they were received.

Gifts and intangible income - in addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

Deferred income - grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected within deferred income on the balance sheet.

c) Expenditure

All expenditure is accounted for on an accruals basis and includes VAT where applicable. All expenditure directly related to the provision of the advisory services is included within the charitable expenditure. Other costs incurred have been allocated between activities for generating funds and governance as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time spent.

d) Depreciation of fixed assets

Tangible fixed assets costing more than £200 are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows :

Leasehold improvements	20% straight line
Computers, software and equipment	33% straight line
Furniture and fittings	25% straight line

e) Leases

Rental costs are charged to the Statement of Financial Activities as incurred.

f) Pensions

The pension cost charge in the Statement of Financial Activities represent the contributions payable by the bureau in the relevant year.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1 ACCOUNTING POLICIES

g) Fund accounting

Unrestricted funds are grants, donations and other incoming resources receivable by the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds relates to income to be used for specific purposes as laid down by the donor.

h) Significant judgements and estimates

No significant judgements have had to be made by the Trustees in preparing these financial statements

2 INCOME

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
a) Donations and grants				
Estimated market rent value of premises provided by Dover District Council at no cost:				
Dover premises	12,400	-	12,400	14,900
Dover District Council	-	72,250	72,250	68,870
Cit - A -Out of Area Pilot project	-	-	-	25,160
Cit - A - Debt Modernisation	-	-	-	1,505
Maidstone CA - Pensionwise	10,000	-	10,000	-
Colyer Fergusson Charitable Trust	-	20,000	20,000	-
Donations	2,395	-	2,395	2,309
	<u>24,795</u>	<u>92,250</u>	<u>117,045</u>	<u>112,744</u>
b) Charitable activities				
Dover District Council	101,850	-	101,850	97,000
Cit - A - Money Advice Service	-	56,332	56,332	55,860
CA in North & West Kent - Mental Health	35,145	-	35,145	44,413
CA in North & West Kent - Advice Line	-	-	-	-
The Trussell Trust - Deal Foodbank	23,925	-	23,925	12,325
Dover Outreach Centre - Dover Foodbank	13,387	-	13,387	4,862
The Trussell Trust - Shepway Foodbank	5,834	-	5,834	-
CA Oxfordshire South and Vale	-	-	-	5,000
Cit - A - Energy Advice Project	1,969	-	1,969	5,906
Cit - A - Cost of living funding	-	-	-	15,000
Cit - A - Remote Service Delivery	10,375	-	10,375	31,125
	<u>192,485</u>	<u>56,332</u>	<u>248,817</u>	<u>271,491</u>
c) Income from other trading activities				
Share of running costs of Deal premises	-	-	-	-
Fundraising	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
d) Investment income				
Bank interest received	2,561	-	2,561	887

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

3 EXPENDITURE

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Costs of raising funds :				
Wage costs	7,623	-	7,623	7,711
Charitable activities :				
Wage costs	148,587	100,737	249,324	189,521
Subcontract	-	2,420	2,420	3,961
Travel and other staff and volunteer costs	4,305	700	5,005	3,801
Hardship Support costs	-	33,903	33,903	22,242
Publicity	145	-	145	581
Telephone charges	3,980	-	3,980	3,844
Printing, postage and stationery	5,070	892	5,962	6,982
Copier lease	1,748	-	1,748	1,941
Information and training	1,280	115	1,395	3,996
CAB subscription and reference materials	7,133	344	7,477	3,925
Computer & office equipment support and maintenance	3,679	350	4,029	8,422
Property maintenance	3,344	-	3,344	2,160
Estimated market value of premises provided by DDC - Dover premises	12,400	-	12,400	14,900
Rent	6,480	-	6,480	5,760
Utility costs	754	-	754	643
Sundries	-	-	-	-
Depreciation	12,733	-	12,733	12,252
Support costs				
Wage costs	77,261	-	77,261	69,651
Insurance	1,533	-	1,533	1,487
Bank charges and interest	124	-	124	134
Accountancy fees	1,207	-	1,207	2,103
Payroll costs	640	-	640	640
Governance costs				
Wage costs	8,116	-	8,116	8,142
Trustee and AGM expenses	-	-	-	-
Legal and professional	69	-	69	48
Independent Examiner's fee	1,620	-	1,620	1,560
	<u>302,208</u>	<u>139,461</u>	<u>441,669</u>	<u>368,696</u>
Total Expenditure	<u>309,831</u>	<u>139,461</u>	<u>449,292</u>	<u>376,407</u>

Of the total expenditure in 2024 of £376,407, £277,457 was unrestricted and £98,950 was restricted.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

4 NET EXPENDITURE IS STATED AFTER CHARGING

	2025	2024
	£	£
Depreciation	12,733	12,252
Independent Examiner's remuneration :		
Management accounts/payroll	1,847	2,743
Independent Examiners' fee	1,620	1,560
	<u> </u>	<u> </u>

5 INFORMATION REGARDING EMPLOYEES

	2025	2024
	£	£
Wages and salaries	316,142	253,961
Social security costs	25,475	21,432
Employer pension contributions	5,707	4,632
Employment Allowance	(5,000)	(5,000)
	<u> </u>	<u> </u>
	342,324	275,025
	<u> </u>	<u> </u>

The average monthly head count was 15 staff (2024 - 12 staff).

The average number of employees based on full time equivalents analysed by function was:

	2025	2024
	Number	Number
Advisory services	11	8
Management and administration	<u>2</u>	<u>2</u>
	13	10
	<u> </u>	<u> </u>

No employee received remuneration of more than £60,000 during the year or the preceding year.

No trustees received remuneration or expenses from the charity during the year (2024 - £Nil).

The total employee benefits (including employers national insurance) of the key management personnel of the charity were £75,790 (2024 - £76,863)

6 FIXED ASSETS

	Leasehold	Furniture &	Computers,	
	Improvements	fittings	software &	Total
	£	£	equipment	£
Cost				
As at 1 April 2024	24,675	12,685	26,257	63,617
Additions	-	270	3,307	3,577
Disposals	<u>-</u>	<u>-</u>	<u>(6,038)</u>	<u>(6,038)</u>
As at 31 March 2025	<u>24,675</u>	<u>12,955</u>	<u>23,526</u>	<u>61,156</u>
Depreciation				
As at 1 April 2024	13,493	8,479	18,925	40,897
Disposals	-	-	(6,038)	(6,038)
Charge for the year	<u>4,935</u>	<u>2,857</u>	<u>4,941</u>	<u>12,733</u>
As at 31 March 2025	<u>18,428</u>	<u>11,336</u>	<u>17,828</u>	<u>47,592</u>
Net book value				
As at 31 March 2025	<u>6,247</u>	<u>1,619</u>	<u>5,698</u>	<u>13,564</u>
As at 31 March 2024	<u>11,182</u>	<u>4,206</u>	<u>7,332</u>	<u>22,720</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

7 DEBTORS

	2025	2024
	£	£
Other debtors	2,313	3,242
Accrued income	1,856	6,972
Prepayments	1,087	2,069
	<u>5,256</u>	<u>12,283</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Taxation and social security	251	7,039
Other creditors	3,781	6,182
Accruals	2,466	2,743
Deferred income	2,723	-
	<u>9,221</u>	<u>15,964</u>

9 ANALYSIS OF NET ASSETS BETWEEN FUND

	General funds £	Designated funds £	Restricted funds £	Total £
Fixed assets	-	13,564	-	13,564
Current assets	37,794	35,000	25,090	97,884
Current liabilities	<u>(9,221)</u>	<u>-</u>	<u>-</u>	<u>(9,221)</u>
Net assets as at 31 March 2025	<u>28,573</u>	<u>48,564</u>	<u>25,090</u>	<u>102,227</u>

ANALYSIS OF NET ASSETS BETWEEN FUND - PREVIOUS YEAR

	General funds £	Designated funds £	Restricted funds £	Total £
Fixed assets	-	22,720	-	22,720
Current assets	83,254	35,000	58,086	176,340
Current liabilities	<u>(15,964)</u>	<u>-</u>	<u>-</u>	<u>(15,964)</u>
Net assets as at 31 March 2024	<u>67,290</u>	<u>57,720</u>	<u>58,086</u>	<u>183,096</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

10 MOVEMENT IN FUNDS

	As at 1 04 2024 £	Income £	Expenditure £	Transfers £	As at 31 03 2025 £
Restricted funds					
Money Advice Service	-	56,332	(61,078)	4,746	-
Hardship Support Fund	58,086	72,250	(51,628)	(53,618)	25,090
Outreach Advice Service	-	20,000	(26,755)	6,755	-
Total restricted funds	58,086	148,582	(139,461)	(42,117)	25,090
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	22,720	-	-	(9,156)	13,564
Total designated funds	57,720	-	-	(9,156)	48,564
Unrestricted general funds	67,290	219,841	(309,831)	51,273	28,573
Total funds	183,096	368,423	(449,292)	-	102,227

RESTRICTED FUNDS

Money Advice Service

Money Advice Service Hardship Support Fund in partnership with National Citizens Advice. This project is to deliver first tier debt advice to 22 clients per month, completing an initial assessment and offering help and referral within Citizens Advice service and our own debt specialist. The transfer of £4,746 from general funds relates to an overspend on the fund.

Hardship Support Fund

We operated a hardship fund with funding received from Dover District Council which gives us the opportunity to provide essentials to people in the greatest need throughout the current financial climate. We work with our partnership of voluntary organisations to assist those in the most need with financial support and financial guidance to ensure that those in the most need are helped in order to avoid future issues. In agreement with Dover District Council, some of the Fund has been used to sustain our core services for the benefit of the local population. The transfer to general funds relates to 2023/24 costs of £16,966 which were not identified as Fund costs in the previous year's accounts, contribution towards the charity's overheads of £14,450, agreed transfers to unrestricted fund in respect of additional work undertaken totalling £20,376 and capital expenditure of £1,826.

Outreach Advice Service

With funding received from Colyer Fergusson Charitable Trust which we have operated outreach services in Sandwich, Dover and Deal each week working with well over 1,500 clients. We have managed to obtain grants, write off debts and reschedule payments as well as help with family and benefit issues. The transfer of £6,755 from general funds relates to an overspend on the fund.

DESIGNATED FUNDS

Charity closure

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

MOVEMENT IN FUNDS - PREVIOUS YEAR

	As at 1 04 2023 £	Income £	Expenditure £	Transfers £	As at 31 03 2024 £
Restricted funds					
Money Advice Service	-	55,860	(59,382)	3,522	-
Hardship Support Fund	44,114	68,570	(39,568)	(15,030)	58,086
Video Equipment	1,300	(1,300)	-	-	-
Debt Modernisation Fund	-	1,505	-	(1,505)	-
Cost of Living Impact Fund	-	1,600	-	(1,600)	-
Total restricted funds	45,414	126,235	(98,950)	(14,613)	58,086
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	20,456	-	-	2,264	22,720
Total designated funds	55,456	-	-	2,264	57,720
Unrestricted general funds	73,511	258,887	(277,457)	12,349	67,290
Total funds	174,381	385,122	(376,407)	-	183,096

RESTRICTED FUNDS - PREVIOUS YEAR

Money Advice Service

Money Advice Service Hardship Support Fund in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 22 clients per month, completing an initial assessment and offering help and referral within Citizens Advice service and our own debt specialist. The transfer of £3,522 from general funds relates to an overspend on the fund.

Hardship Support Fund

We operated a hardship fund with funding received from Dover District Council which gives us the opportunity to provide essentials to people in the greatest need throughout the current financial climate. We work with our partnership of voluntary organisations to assist those in the most need with financial support and financial guidance to ensure that those in the most need are helped in order to avoid future issues. In agreement with Dover District Council, some of the Fund has been used to sustain our core services for the benefit of the local population. The transfer to general funds relates to a contribution towards the charity's overheads of £13,714 and capital expenditure of £1,316.

Video Equipment

A grant from Dover District Council to fund video/publishing equipment to allow us to create help videos to be embedded on our revised website. As this grant has not been used it has been returned to the District Council.

Debt Modernisation Fund

This project is to work with those in need to maximise their income. The funds were used to update our IT equipment and therefore is shown as a fixed asset and a transfer has been made to unrestricted funds.

Cost of Living Community Impact Fund

This fund allows us to purchase four advice tablet hubs for the district to allow direct access to our services. As these tablets are fixed assets they are shown as a transfer to unrestricted funds.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

DESIGNATED FUNDS - PREVIOUS YEAR

Charity closure

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

11 FINANCIAL COMMITMENTS

At 31 March 2025 the Charity had future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
within one year	2,439	2,977
within two to five years		1,089
after five years	-	-

12 MEMBERS LIABILITY

The company is a company limited by guarantee. The members' liability is limited to £10 each.

13 CORPORATION TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

14 RELATED PARTY TRANSACTIONS

There were no transactions with related parties during the year under review or the preceding year.

Accounts

Registered company number - 05316853
Registered charity number - 1108967

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

CONTENTS

	Pages
Report of the trustees	1 - 4
Independent Examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 15

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

The trustees have pleasure in presenting their report and the unaudited financial statements for the year ended 31 March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 relating to small companies, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAILS**Charity name**

Dover, Deal & District Citizens Advice Bureau (a company limited by guarantee)

Company number

5316853

Charity number

1108967

Registered office

Maison Dieu Gardens
Dover
Kent
CT16 1TG

Chief executive and Company Secretary

Jan Stewart

Trustees/Directors

Gillian Plummer
David Pestell
Donnie Farago
Pauline Goldsack
Guy Banyard
Jillian Harrison (resigned 24.1.24)
Nathanael Theisen
Daniel Friend

Council representatives

Cllr H Williams

Bankers

Lloyds Bank Plc
43-45 Sandgate Road
Folkestone
Kent
CT20 1RZ

Independent examiner

Mr S J Wren FCCA
Accountancy Matters (Kent) Limited
The Marlowe Innovation Centre
Marlowe Way
Ramsgate
Kent CT12 6FA

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

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

Dover, Deal & District Citizens Advice Bureau (DDCAB) is a registered charity and a company limited by guarantee. The company has 12 members whose liability is limited to £1 each. The bureau is governed by its Memorandum and Articles of Association. DDCAB was incorporated on 20 December 2004, to take over the assets, liabilities and operations of Dover Citizens Advice Bureau and Deal & District Citizens Advice Bureau. The bureaux had operated as one organisation since April 2004 and the bureau took the operations of both bureaux on 1 August 2005. This report and the work and aims contained herein must be read against this background.

Recruitment and appointment of trustee directors

Directors are elected at the Annual General Meeting by the members of the bureau in accordance with the Articles of Association. The constitution contains provisions for the co-option of directors and the nomination of corporate representatives (subject to maxima) which have yet to be exercised. The directors elect a chair from amongst their number. The Bureau's principal funder (Dover District Council) appointed 2 representatives to supervise its interests.

Induction of trustee directors

Directors are provided with Citizens Advice publications on their duties and receive training from Citizens Advice.

Organisational structure

The Bureau is governed by its Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The directors carry the ultimate responsibility for the conduct of the bureau and for ensuring that the charity satisfies its legal and contractual obligations. Directors meet quarterly as a minimum and delegate the day to day operation of the organisation to management. The Board of Directors is independent of management. Directors' interests must be declared and noted in the minutes of Board Meetings. The directors have delegated day to day management of the charity to the Chief Executive. The Directors, Jan Stewart (Chief Executive), Natasha James (Service Manager) are the Key Management Personnel as defined by the Charities SORP FRS 102.

Related parties

The Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for the standards of advice and casework managements as well as monitoring progress against these standards. Operating policies are independently determined by the bureau's Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

The Bureau operates and liaises with a number of other advisory services, local charities and social services departments on behalf of itself and its clients. Where one of the directors holds the position of trustee/director of another charity, he/she may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Major risks

The directors recognise that any major risks to which the charity is exposed need to be reviewed regularly. To that end, the bureau is continually monitoring and managing its risks and ensuring action plans are in place to mitigate its key risks.

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

Major risks - Cont'd

Included in external risks is that of the loss of funding. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

OBJECTIVES AND ACTIVITIES**Objectives**

The charity's objectives are to promote any charitable purpose for the benefit of the community in Dover, Deal and District by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims

Dover and Deal Citizens Advice aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively.

Activities, achievements, performance and factors affecting achievement of objectives

Dover and Deal Citizens Advice has capitalised on its move to the new offices in Deal and the expanded offices in Dover. We have currently 12 new trainees undertaking our extensive training which will make a huge difference to our service offer. They all do a brilliant job and without them we wouldn't exist.

We are working with our sister Citizens Advice offices in Kent to investigate the possibility of merging the 6 offices into one stronger and more streamlined entity. This will enable us to look into achieving larger grants for substantial projects. We have working group investigating this plan to report back 2025.

We have dealt with over 10,000 issues and we have brought in £1,189,383 to the district. For every £1 of our grant from DDC we have provided 12.5 times as much back in financial gain to the district. We have seen a 3 fold increase in people reporting domestic abuse in our area and dealt with debt benefits and housing as our top three issues.

FINANCIAL REVIEW

Short-term funding has effectively improved over the last financial year. Nevertheless, we remain entirely dependent on our core funding from Dover District Council, without which we could not offer a service. We have also been able to offer substantial help through the household fund to those in the greatest hardship. We have received national funding to develop our energy advice services and our advice line services. We continue to maintain and where possible increase the availability of our services with the help of our funders where we are in a financially viable position to do so .

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

Reserves policy and going concern

The Trustees are required to ensure that unrestricted monies are available in each financial year to meet any reasonable foreseeable contingency. As such, we keep sufficient reserves to enable us to wind up the Charity without a deficit, should that prove necessary. In reviewing the potential costs that could arise should a significant reduction in income be incurred, the directors have determined that unrestricted reserves should be maintained equal to approximately 3 months normal operating expenditure. At 31 March 2024 our unrestricted general reserves exceeded this amount. We are always alert to the possibility that our Service could face reduced funding and in those circumstances unrestricted reserves would be reduced if activities were to continue at the same level

The accounts have been prepared on a going concern basis on the expectation that the charity will receive sufficient funding for at least one year from the date these accounts are formally approved. The Charity is heavily dependent on Dover District Council and a three year service level agreement which although is due to expire on 31 March 2025, a further three agreement with the Council has been agreed in principle.

Principal funding sources

We are reliant on Dover District Council for funding and we thank them for their support.

We have also again received household funding to distribute to clients who are struggling in the present climate.

Short term funding has been achieved this year but the projects usually only last for twelve months.

We do have the ongoing Money Advice Service funding and several other funding bids in place.

This is also the reason that we are considering merger.

Investment policy and activities

The governing document gives power of investment to directors as they may decide fit. The directors believe that any investments should be in the lowest risk category. Apart from the designated funds, other cash funds arise because the Local Authority Grant is now paid in one instalment across the financial year, for which we are grateful. Accordingly, the trustees consider any investment to be short term in nature and that bank deposits are the most appropriate investment vehicle. Only our designated Charity Closure fund is held in the form of a bond.

FUTURE PLANS

We are continuing to develop our services with the use of technology and AI. We have put more resources into our telephone and email services and added a useful BOT to our website to give clients direct access to our appointments and information systems.

Over the next two years we will look to merge with our sister organisations in East Kent while protecting our local service offer.

PUBLIC BENEFIT

The trustees confirm that they have complied with their duty as prescribed by section 4 of the Charities Act 2006 to have due regard to the Charity Commission public benefit guidance.

Signed on behalf of the Board of Trustees by :

Jan Stewart - Company secretary

Date : 19 December 2024

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2024 which are set out on pages 6 to 15.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- 1 accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 386 of the 2006 Act other than any requirements that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

S J Wren FCCA
Accountancy Matters (Kent) Limited
Chartered Certified Accountants
The Marlowe Innovation Centre
Marlowe Way
Ramsgate
Kent
CT12 6FA

Date : 27 December 2024

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating an Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds	Restricted funds	Total funds 2024	Total funds 2023
		£	£	£	£
INCOME					
Donations and grants	2a	42,369	70,375	112,744	100,345
Charitable activities	2b	215,631	55,860	271,491	210,382
Income from other trading activities	2c	-	-	-	(325)
Investment income	2d	887	-	887	276
TOTAL INCOME		258,887	126,235	385,122	310,678
EXPENDITURE					
Costs of raising funds	3	7,711	-	7,711	7,087
Charitable activities	3	269,746	98,950	368,696	282,252
TOTAL EXPENDITURE		277,457	98,950	376,407	289,339
NET (EXPENDITURE)/INCOME FOR THE YEAR BEFORE TRANSFERS	4	(18,570)	27,285	8,715	21,339
Transfers between funds	10	14,613	(14,613)	-	-
NET MOVEMENT IN FUNDS FOR THE YEAR		(3,957)	12,672	8,715	21,339
Balances as at 1 April 2023		128,967	45,414	174,381	153,042
BALANCES AT 31 MARCH 2024		125,010	58,086	183,096	174,381

**BALANCE SHEET
AS AT 31 MARCH 2024**

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible assets	6	22,720	20,456
CURRENT ASSETS			
Debtors and prepayments	7	12,283	2,403
Balances at bank: Shawbrook Bank Limited		35,226	35,158
Lloyds Bank Plc		128,645	138,425
Cash in hand		186	247
		176,340	176,233
CURRENT LIABILITIES			
Creditors: amounts falling due within one year	8	(15,964)	(22,308)
		160,376	153,925
NET ASSETS	9	183,096	174,381
Represented by:			
FUNDS OF THE CHARITY			
Unrestricted general fund	10	67,290	73,511
Designated funds	10	57,720	55,456
Restricted funds	10	58,086	45,414
TOTAL FUNDS		183,096	174,381

For the financial year ended 31 March 2024 the company was entitled to exemption from audit under s.477 Companies Act 2006 and no members have deposited a notice under s.476 requiring an audit.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with s.386 of the Act for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Charities SORP (FRS 102).

Approved and signed for issue by the trustees on 19 December 2024.

Gillian Plummer - Chair

David Pestell - Vice Chair

Company number - 05316853

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

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Dover, Deal & District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The principal accounting policies adopted are as follows:

a) Preparation of the accounts on a going concern basis

The accounts have been prepared on a going concern basis on the expectation that the charity will receive sufficient funding for at least one year from the date these accounts are formally approved. The Charity is heavily dependent on Dover District Council and a three year service level agreement which although is due to expire on 31 March 2025, a further three agreement with the Council has been agreed in principle.

b) Income

Grants receivable - grants made to finance the activities of the bureau are credited to the Statement of Financial Activities (SOFA) in the period to which they relate.

Bank interest - bank interest is included in the SOFA on receipt.

Other income - other income, including donations and gifts are included as they were received.

Gifts and intangible income - in addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

Deferred income - grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected within deferred income on the balance sheet.

c) Expenditure

All expenditure is accounted for on an accruals basis and includes VAT where applicable. All expenditure directly related to the provision of the advisory services is included within the charitable expenditure. Other costs incurred have been allocated between activities for generating funds and governance as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time spent.

d) Depreciation of fixed assets

Tangible fixed assets costing more than £200 are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows :

Leasehold improvements	20% straight line
Computers, software and equipment	33% straight line
Furniture and fittings	25% straight line

e) Leases

Rental costs are charged to the Statement of Financial Activities as incurred.

f) Pensions

The pension cost charge in the Statement of Financial Activities represent the contributions payable by the bureau in the relevant year.

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

1 ACCOUNTING POLICIES

g) Fund accounting

Unrestricted funds are grants, donations and other incoming resources receivable by the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds relates to income to be used for specific purposes as laid down by the donor.

h) Significant judgements and estimates

No significant judgements have had to be made by the Trustees in preparing these financial statements

2 INCOME

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
a) Donations and grants				
Estimated market rent value of premises provided by Dover District Council at no cost:				
Dover premises	14,900	-	14,900	10,000
Dover District Council	-	68,870	68,870	80,000
Cit - A -Out of Area Pilot project	25,160	-	25,160	-
Cit - A - Debt Modernisation	-	1,505	1,505	-
DWP - Kickstart	-	-	-	4,177
Donations	2,309	-	2,309	6,168
	<u>42,369</u>	<u>70,375</u>	<u>112,744</u>	<u>100,345</u>
b) Charitable activities				
Dover District Council	97,000	-	97,000	97,000
Dover District Council - Employment service			-	30,000
Money Advice Service		55,860	55,860	54,233
CA in North & West Kent - Mental Health	44,413	-	44,413	11,041
CA in North & West Kent - Advice Line	-	-	-	13,072
The Trussell Trust - Deal Food Bank	12,325	-	12,325	5,036
Dover Outreach Centre - Dover Foodbank	4,862	-	4,862	-
CA Oxfordshire South and Vale	5,000	-	5,000	-
Cit - A - Energy Advice Project	5,906	-	5,906	-
Cit - A - Cost of living funding	15,000	-	15,000	-
Cit - A - Remote Service Delivery	31,125	-	31,125	-
	<u>215,631</u>	<u>55,860</u>	<u>271,491</u>	<u>210,382</u>
c) Income from other trading activities				
Share of running costs of Deal premises	-	-	-	(325)
Fundraising	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>(325)</u>
d) Investment income				
Bank interest received	887	-	887	276

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

3 EXPENDITURE

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Costs of raising funds :				
Wage costs	7,711	-	7,711	7,087
Charitable activities :				
Wage costs	118,593	70,928	189,521	131,303
Subcontract	-	3,961	3,961	3,571
Travel and other staff and volunteer costs	3,801	-	3,801	3,150
Hardship Support costs	-	22,242	22,242	14,836
Publicity	581	-	581	549
Telephone charges	3,844	-	3,844	3,702
Printing, postage and stationery	6,982	-	6,982	3,597
Copier lease	1,941	-	1,941	2,044
Information and training	2,774	1,222	3,996	3,105
CAB subscription and reference materials	5,005	-	5,005	6,009
Computer & office equipment support and maintenance	7,825	597	8,422	2,956
Property maintenance	2,160	-	2,160	810
Covid PPE and cleaning	-	-	-	519
Estimated market value of premises provided by Dover District Council at no cost:				
Dover premises	14,900	-	14,900	10,000
Rent	5,760	-	5,760	3,600
Utility costs	643	-	643	590
Sundries	-	-	-	150
Depreciation	12,252	-	12,252	11,234
Support costs				
Wage costs	69,651		69,651	67,742
Insurance	407		407	1,371
Bank charges and interest	134		134	136
Accountancy fees	2,103		2,103	1,627
Payroll costs	640		640	714
Governance costs				
Wage costs	8,142		8,142	7,292
Trustee and AGM expenses	-	-	-	-
Legal and professional	48	-	48	85
Independent Examiner's fee	1,560	-	1,560	1,560
	<u>269,746</u>	<u>98,950</u>	<u>368,696</u>	<u>282,252</u>
Total Expenditure	<u>277,457</u>	<u>98,950</u>	<u>376,407</u>	<u>289,339</u>

Of the total expenditure in 2023 of £289,339, £195,244 was unrestricted and £94,095 was restricted.

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

4 NET EXPENDITURE IS STATED AFTER CHARGING	2024	2023
	£	£
Depreciation	12,252	11,234
Independent Examiner's remuneration :		
Management accounts/payroll	2,743	2,341
Independent Examiners' fee	1,560	1,560
	<u> </u>	<u> </u>

5 INFORMATION REGARDING EMPLOYEES	2024	2023
	£	£
Wages and salaries	253,961	198,928
Redundancy	-	-
Social security costs	21,432	16,244
Employer pension contributions	4,632	3,252
Employment Allowance	(5,000)	(5,000)
	<u> </u>	<u> </u>
	275,025	213,424
	<u> </u>	<u> </u>

The average monthly head count was 12 staff (2023 - 10 staff).

The average number of employees based on full time equivalents analysed by function was:

	2024	2023
	Number	Number
Advisory services	8	6
Management and administration	<u>2</u>	<u>2</u>
	10	8
	<u> </u>	<u> </u>

No employee received remuneration of more than £60,000 during the year or the preceding year.

No trustees received remuneration or expenses from the charity during the year (2023 - £Nil).

The total employee benefits (including employers national insurance) of the key management personnel of the charity were £76,863 (2023 - £73,550)

6 FIXED ASSETS	Leasehold	Furniture &	Computers,	
	Improvements	fixtures &	software &	Total
	£	£	equipment	£
Cost				
As at 1 April 2023	21,395	12,624	41,143	75,162
Additions	3,280	759	10,476	14,515
Disposals	-	(698)	(25,362)	(26,060)
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
As at 31 March 2024	24,675	12,685	26,257	63,617
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Depreciation				
As at 1 April 2023	8,558	6,387	39,761	54,706
Disposals	-	(698)	(25,362)	(26,060)
Charge for the year	<u>4,935</u>	<u>2,790</u>	<u>4,526</u>	<u>12,251</u>
As at 31 March 2024	13,493	8,479	18,925	40,897
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net book value				
As at 31 March 2024	<u>11,182</u>	<u>4,206</u>	<u>7,332</u>	<u>22,720</u>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
As at 31 March 2023	<u>12,837</u>	<u>6,237</u>	<u>1,382</u>	<u>20,456</u>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

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

7 DEBTORS	2024	2023
	£	£
Other debtors	3,242	-
Accrued income	6,972	-
Prepayments	2,069	2,403
	<u>12,283</u>	<u>2,403</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2024	2023
	£	£
Taxation and social security	7,039	-
Other creditors	6,182	3,366
Accruals	2,743	2,935
Deferred income	-	16,007
	<u>15,964</u>	<u>22,308</u>

9 ANALYSIS OF NET ASSETS BETWEEN FUND

	General funds £	Designated funds £	Restricted funds £	Total £
Fixed assets	-	22,720	-	22,720
Current assets	83,254	35,000	58,086	176,340
Current liabilities	<u>(15,964)</u>	<u>-</u>	<u>-</u>	<u>(15,964)</u>
Net assets as at 31 March 2024	<u>67,290</u>	<u>57,720</u>	<u>58,086</u>	<u>183,096</u>

ANALYSIS OF NET ASSETS BETWEEN FUND - PREVIOUS YEAR

	General funds £	Designated funds £	Restricted funds £	Total £
Fixed assets	-	20,456	-	20,456
Current assets	95,819	35,000	45,414	176,233
Current liabilities	<u>(22,308)</u>	<u>-</u>	<u>-</u>	<u>(22,308)</u>
Net assets as at 31 March 2023	<u>73,511</u>	<u>55,456</u>	<u>45,414</u>	<u>174,381</u>

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

10 MOVEMENT IN FUNDS

	As at 1 04 2023 £	Income £	Expenditure £	Transfers £	As at 31 03 2024 £
Restricted funds					
Money Advice Service	-	55,860	(59,382)	3,522	-
Hardship Support Fund	44,114	68,570	(39,568)	(15,030)	58,086
Video Equipment	1,300	(1,300)	-	-	-
Debt Modernisation Fund	-	1,505	-	(1,505)	-
Cost of Living Impact Fund	-	1,600	-	(1,600)	-
Total restricted funds	45,414	126,235	(98,950)	(14,613)	58,086
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	20,456	-	-	2,264	22,720
Total designated funds	55,456	-	-	2,264	57,720
Unrestricted general funds	73,511	258,887	(277,457)	12,349	67,290
Total funds	174,381	385,122	(376,407)	-	183,096

RESTRICTED FUNDS

Money Advice Service

Money Advice Service Hardship Support Fund in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 22 clients per month, completing an initial assessment and offering help and referral within Citizens Advice service and our own debt specialist. The transfer of £3,522 from general funds relates to an overspend on the fund.

Hardship Support Fund

We operated a hardship fund with funding received from Dover District Council which gives us the opportunity to provide essentials to people in the greatest need throughout the current financial climate. We work with our partnership of voluntary organisations to assist those in the most need with financial support and financial guidance to ensure that those in the most need are helped in order to avoid future issues. In agreement with Dover District Council, some of the Fund has been used to sustain our core services for the benefit of the local population. The transfer to general funds relates to a contribution towards the charity's overheads of £13,714 and capital expenditure of £1,316.

Video Equipment

A grant received in a previous year from Dover District Council to fund video/publishing equipment to allow us to create help videos to be embedded on our revised website. As this grant has not been used it has been returned to the District Council

Debt Modernisation Fund

This project is to work with those in need to maximise their income. The funds were used to update our IT equipment and therefore is shown a fixed asset and therefore a transfer has been made to unrestricted funds.

Cost of living Community Impact Fund

This fund allows us to purchase four advice tablet hubs for the district to allow clients direct access to our services. As these tablets are fixed assets they are shown as a transfer to unrestricted funds.

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

DESIGNATED FUNDS

Charity closure

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

MOVEMENT IN FUNDS - PREVIOUS YEAR

	As at 1 04 2022 £	Income £	Expenditure £	Transfers £	As at 31 03 2023 £
Restricted funds					
Money Advice Service	-	54,233	(49,259)	(4,974)	-
Hardship Support Fund	12,601	80,000	(14,836)	(33,651)	44,114
Video Equipment	1,300	-	-	-	1,300
Employment Service	-	30,000	(30,000)	-	-
Total restricted funds	13,901	164,233	(94,095)	(38,625)	45,414
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	26,501	-	-	(6,045)	20,456
Total designated funds	61,501	-	-	(6,045)	55,456
Unrestricted general funds	77,640	146,445	(195,244)	44,670	73,511
Total funds	153,042	310,678	(289,339)	-	174,381

RESTRICTED FUNDS - PREVIOUS YEAR

Money Advice Service

Money Advice Service funded Debt Advice Project in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 35 clients per month, completing an initial assessment and offering help and referral within Citizens Advice service and our own debt specialist. The transfer of £4,974 to general funds is a contribution towards office and utility costs.

Hardship Support

We operated a hardship fund with funding received from Dover District Council which gives us the opportunity to provide essentials to people in the greatest need throughout the current financial climate. We work with our partnership of voluntary organisations to assist those in the most need with financial support and financial guidance to ensure that those in the most need are helped in order to avoid future issues. In agreement with Dover District Council, some of the Fund has been used to sustain our core services for the benefit of the local population. The transfer to unrestricted funds is in respect of the wage cost (£17,599) in administering the Fund, contribution towards fixed assets (£3,421), other non direct financial support costs (£631) and an agreed contribution towards the charity's office costs (£12,000).

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

RESTRICTED FUNDS - PREVIOUS YEAR - Cont'd

Video Equipment

A grant from Dover District Council to fund video/publishing equipment to allow us to create help videos to be embedded on our revised website. As at the year end this grant has not been used and therefore will be carried forward to next year.

Employment service

Dover District Council funded an employment specialist for two years from April 2021. They will work with those in the greatest need following employment issues to ensure they do not suffer from a lack of support or knowledge.

DESIGNATED FUNDS - PREVIOUS YEAR

Charity closure

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

11 FINANCIAL COMMITMENTS

At 31 March 2024 the Charity had future minimum lease payments under non-cancellable operating leases as follows:

	2024 £	2023 £
within one year	2,977	1,365
within two to five years	1,089	756
after five years	-	-

12 MEMBERS LIABILITY

The company is a company limited by guarantee. The members' liability is limited to £1 each.

13 CORPORATION TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

14 RELATED PARTY TRANSACTIONS

There were no transactions with related parties during the year under review or the preceding year.

Accounts

Registered company number - 05316853
Registered charity number - 1108967

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

CONTENTS

	Pages
Report of the trustees	1 - 4
Independent Examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 15

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

The trustees have pleasure in presenting their report and the unaudited financial statements for the year ended 31 March 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 relating to small companies, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAILS**Charity name**

Dover, Deal & District Citizens Advice Bureau (a company limited by guarantee)

Company number

5316853

Charity number

1108967

Registered office

Maison Dieu Gardens
Dover
Kent
CT16 1TG

Chief executive and Company Secretary

Jan Stewart

Trustees/Directors

Gillian Plummer	
Donnie Farago	
Pauline Goldsack	
Alan Clarke	
Guy Banyard	
Carl Dawson - Treasurer	(resigned 31.12.22)
Jillian Harrison	(appointed 1.1.23)
Nathanael Theisen	(appointed 1.1.23)
Daniel Friend	(appointed 1.1.23)

Council representatives

Cllr C Vinson
Cllr S Beer

Bankers

Lloyds Bank Plc
43-45 Sandgate Road
Folkestone
Kent
CT20 1RZ

Independent examiner

Mr S J Wren FCCA
Accountancy Matters (Kent) Limited
The Marlowe Innovation Centre
Marlowe Way
Ramsgate
Kent CT12 6FA

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

Dover, Deal & District Citizens Advice Bureau (DDCAB) is a registered charity and a company limited by guarantee. The company has 12 members whose liability is limited to £1 each. The bureau is governed by its Memorandum and Articles of Association. DDCAB was incorporated on 20 December 2004, to take over the assets, liabilities and operations of Dover Citizens Advice Bureau and Deal & District Citizens Advice Bureau. The bureaux had operated as one organisation since April 2004 and the bureau took the operations of both bureaux on 1 August 2005. This report and the work and aims contained herein must be read against this background.

The Articles of Association were changed during the year to adopt those presented at the 2022 AGM and accepted by the membership at that meeting. The benefits of this are that the model is based on Charity Commission recommended model Articles and is considered best practice. It includes the specific powers and membership requirements of the Citizens Advice Service (which are also currently included in the current 2009 model on the Intranet). The Articles also enable future hybrid general meetings allowing for members to attend digitally.

Recruitment and appointment of trustee directors

Directors are elected at the Annual General Meeting by the members of the bureau in accordance with the Articles of Association. The constitution contains provisions for the co-option of directors and the nomination of corporate representatives (subject to maxima) which have yet to be exercised. The directors elect a chair from amongst their number. The Bureau's principal funder (Dover District Council) appointed 2 representatives to supervise its interests.

Induction of trustee directors

Directors are provided with Citizens Advice publications on their duties and receive training from Citizens Advice.

Organisational structure

The Bureau is governed by its Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The directors carry the ultimate responsibility for the conduct of the bureau and for ensuring that the charity satisfies its legal and contractual obligations. Directors meet quarterly as a minimum and delegate the day to day operation of the organisation to management. The Board of Directors is independent of management. Directors' interests must be declared and noted in the minutes of Board Meetings. The directors have delegated day to day management of the charity to the Chief Executive. The Directors, Jan Stewart (Chief Executive), Ben Robinson (Service Manager to October 2022) and Natasha James (Service Manager from November 2022) are the Key Management Personnel as defined by the Charities SORP FRS 102.

Related parties

The Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for the standards of advice and casework managements as well as monitoring progress against these standards. Operating policies are independently determined by the bureau's Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

The Bureau operates and liaises with a number of other advisory services, local charities and social services departments on behalf of itself and its clients. Where one of the directors holds the position of trustee/director of another charity, he/she may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Major risks

The directors recognise that any major risks to which the charity is exposed need to be reviewed regularly. To that end, the bureau is continually monitoring and managing its risks and ensuring action plans are in place to mitigate its key risks.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

Major risks - Cont'd

Included in external risks is that of the loss of funding. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

OBJECTIVES AND ACTIVITIES**Objectives**

The charity's objectives are to promote any charitable purpose for the benefit of the community in Dover, Deal and District by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims

Dover and Deal Citizens Advice aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively.

Activities, achievements, performance and factors affecting achievement of objectives

Dover and Deal Citizens Advice has capitalised on its move to the new offices in Deal and the expanded offices in Dover. We have currently 12 new trainees undertaking our extensive training which will make a huge difference to our service offer. They all do a brilliant job and without them we wouldn't exist.

Following on from the effects of Covid we have slowly worked on rebuilding our workforce and the services we offer to our clients. We have extended our benefit, employment and debt teams and are offering an enhanced telephone, webchat and email service.

We are looking at the future of our service and ensuring that it is fit for purpose in the current financial crisis.

It is essential that we can accommodate the number of clients who need our services moving forward, we currently offer drop in and appointments to all local people

We are looking at the way we deliver our services and working with our national body to look at the service nationwide to ensure our survival.

We are working with other organizations locally to ensure that no one in Dover district suffers through a lack of knowledge of their rights.

We have dealt with 6,941 issues and spent 42,794 minutes of volunteer time on these issues face to face, we have also spent 8,209 minutes on providing email advice and 3,819 minutes providing telephone help. For every £1 of our grant from DDC we have provided 10.5 times as much back in financial gain to the district. We have seen a 3 fold increase in people reporting domestic abuse in our area and dealt with 286 debt cases and 100 employment cases.

FINANCIAL REVIEW

Short-term funding has effectively improved over the last financial year, by virtue of some savings made through changes to our pandemic working practices. We are also grateful for several emergency grants made from various sources in response to the national emergency. Nevertheless, we remain entirely dependent on our core funding from Dover District Council, without which we could not offer a service. We have also been able to offer substantial help through the household fund to those in the greatest hardship. We have received national funding to develop our energy advice services and our advice line services. We continue to maintain and where possible increase the availability of our services with the help of our funders where we are in a financially viable position to do so .

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

Reserves policy and going concern

The Trustees are required to ensure that unrestricted monies are available in each financial year to meet any reasonable foreseeable contingency. As such, we keep sufficient reserves to enable us to wind up the Charity without a deficit, should that prove necessary. In reviewing the potential costs that could arise should a significant reduction in income be incurred, the directors have determined that unrestricted reserves should be maintained equal to approximately 3 months normal operating expenditure. At 31 March 2023 our unrestricted general reserves exceeded this amount. We are always alert to the possibility that our Service could face reduced funding and in those circumstances unrestricted reserves would be reduced if activities were to continue at the same level

Principal funding sources

The directors again extend their gratitude to Dover District Council which continues to support the core operating capacity of the charity. Additional project-specific funding was received as mentioned above from Money Advice Service and we have taken part on several debt pilots which have brought in additional funding.. We also receive donations from other sources including the national body and other parish councils, individuals and some local charities.

We have also again received household funding to distribute to clients who are struggling in the present climate.

Investment policy and activities

The governing document gives power of investment to directors as they may decide fit. The directors believe that any investments should be in the lowest risk category. Apart from the designated funds, other cash funds arise because the Local Authority Grant is now paid in one instalment across the financial year, for which we are grateful. Accordingly, the trustees consider any investment to be short term in nature and that bank deposits are the most appropriate investment vehicle. Only our designated Charity Closure fund is held in the form of a bond.

FUTURE PLANS

We have adjusted our service appropriately and now have more telephone work and email services. We need to consider future funding. There are challenges around sustainable funding as we have not seen an increase in core funding in the last ten years. We need to invest in our future with our partners. Fundamentally our service is free at the point of delivery and must remain so, but we are currently implementing a full review of our ways of working to ensure maximum value-for-money. We have increased the use of online technology and telephone technology to save costs and have launched a bot on our website to aid clients self help. We will be developing our adviceline services throughout the coming year and looking to develop our mental health support especially for debt clients.

PUBLIC BENEFIT

The trustees confirm that they have complied with their duty as prescribed by section 4 of the Charities Act 2006 to have due regard to the Charity Commission public benefit guidance.

Signed on behalf of the Board of Trustees by :

Jan Stewart - Company secretary

Date : 26 October 2023

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2023 which are set out on pages 6 to 15.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- 1 accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 386 of the 2006 Act other than any requirements that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

S J Wren FCCA
Accountancy Matters (Kent) Limited
Chartered Certified Accountants
The Marlowe Innovation Centre
Marlowe Way
Ramsgate
Kent
CT12 6FA

Date : 30 October 2023

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating an Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
		£	£	£	£
INCOME					
Donations and grants	2a	20,345	80,000	100,345	92,914
Charitable activities	2b	126,149	84,233	210,382	198,896
Income from other trading activities	2c	(325)	-	(325)	2,201
Investment income	2d	276	-	276	497
TOTAL INCOME		146,445	164,233	310,678	294,508
EXPENDITURE					
Costs of raising funds	3	7,087	-	7,087	4,771
Charitable activities	3	188,157	94,095	282,252	307,493
TOTAL EXPENDITURE		195,244	94,095	289,339	312,264
NET (EXPENDITURE)/INCOME FOR THE YEAR BEFORE TRANSFERS	4	(48,799)	70,138	21,339	(17,756)
Transfers between funds	10	38,625	(38,625)	-	-
NET MOVEMENT IN FUNDS FOR THE YEAR		(10,174)	31,513	21,339	(17,756)
Balances as at 1 April 2022		139,141	13,901	153,042	170,798
BALANCES AT 31 MARCH 2023		128,967	45,414	174,381	153,042

**BALANCE SHEET
AS AT 31 MARCH 2023**

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible assets	6	20,456	26,501
CURRENT ASSETS			
Debtors and prepayments	7	2,403	4,860
Balances at bank: Shawbrook Bank Limited		35,158	35,000
Lloyds Bank Plc		138,425	130,273
Cash in hand		247	101
		176,233	170,234
CURRENT LIABILITIES			
Creditors: amounts falling due within one year	8	(22,308)	(43,693)
		153,925	126,541
NET ASSETS	9	174,381	153,042
Represented by:			
FUNDS OF THE CHARITY			
Unrestricted general fund	10	73,511	77,640
Designated funds	10	55,456	61,501
Restricted funds	10	45,414	13,901
TOTAL FUNDS		174,381	153,042

For the financial year ended 31 March 2023 the company was entitled to exemption from audit under s.477 Companies Act 2006 and no members have deposited a notice under s.476 requiring an audit.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with s.386 of the Act for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Charities SORP (FRS 102).

Approved and signed for issue by the trustees on 26 October 2023.

Gillian Plummer - Chair

David Pestell - Vice Chair

Company number - 05316853

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Dover, Deal & District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The principal accounting policies adopted are as follows:

a) Preparation of the accounts on a going concern basis

The accounts have been prepared on a going concern basis on the expectation that the charity will receive sufficient funding for at least one year from the date these accounts are formally approved. The Charity is heavily dependent on Dover District Council and a three year service level agreement has been signed and re issued for a 3 year period from April 2022.

b) Income

Grants receivable - grants made to finance the activities of the bureau are credited to the Statement of Financial Activities (SOFA) in the period to which they relate.

Bank interest - bank interest is included in the SOFA on receipt.

Other income - other income, including donations and gifts are included as they were received.

Gifts and intangible income - in addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

Deferred income - grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected within deferred income on the balance sheet.

c) Expenditure

All expenditure is accounted for on an accruals basis and includes VAT where applicable. All expenditure directly related to the provision of the advisory services is included within the charitable expenditure. Other costs incurred have been allocated between activities for generating funds and governance as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time spent.

d) Depreciation of fixed assets

Tangible fixed assets costing more than £200 are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows :

Leasehold improvements	20% straight line
Computers, software and equipment	33% straight line
Furniture and fittings	25% straight line

e) Leases

Rental costs are charged to the Statement of Financial Activities as incurred.

f) Pensions

The pension cost charge in the Statement of Financial Activities represent the contributions payable by the bureau in the relevant year.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

1 ACCOUNTING POLICIES

g) Fund accounting

Unrestricted funds are grants, donations and other incoming resources receivable by the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds relates to income to be used for specific purposes as laid down by the donor.

h) Significant judgements and estimates

No significant judgements have had to be made by the Trustees in preparing these financial statements

2 INCOME

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
a) Donations and grants				
Estimated market rent value of premises provided by Dover District Council at no cost:				
Leased Deal premises	-	-	-	3,333
Dover premises	10,000	-	10,000	10,000
Dover District Council	-	80,000	80,000	50,300
Cit A	-	-	-	2,000
DWP - Kickstart	4,177	-	4,177	20,385
Citizens Advice Hampshire	-	-	-	1,797
Donations	6,168	-	6,168	5,099
	<u>20,345</u>	<u>80,000</u>	<u>100,345</u>	<u>92,914</u>
b) Charitable activities				
Dover District Council	97,000	-	97,000	97,000
Dover District Council - Employment service	-	30,000	30,000	30,000
Money Advice Service	-	54,233	54,233	49,077
CA in North & West Kent - Mental Health	11,041	-	11,041	-
CA in North & West Kent - Advice Line	13,072	-	13,072	-
The Trussell Trust - Deal Food Bank	5,036	-	5,036	-
Cit A - Help to Claim	-	-	-	22,819
	<u>126,149</u>	<u>84,233</u>	<u>210,382</u>	<u>198,896</u>
c) Income from other trading activities				
Share of running costs of Deal premises	(325)	-	(325)	875
Fundraising	-	-	-	1,326
	<u>(325)</u>	<u>-</u>	<u>(325)</u>	<u>2,201</u>
d) Investment income				
Bank interest received	276	-	276	497

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

3 EXPENDITURE

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Costs of raising funds :				
Wage costs	7,087	-	7,087	4,771
Charitable activities :				
Wage costs	63,104	68,199	131,303	165,016
Subcontract	-	3,571	3,571	1,350
Travel and other staff and volunteer costs	3,150	-	3,150	2,117
Hardship Support costs	-	14,836	14,836	5,315
Publicity	549	-	549	247
Telephone charges	3,702	-	3,702	4,357
Printing, postage and stationery	5,641	-	5,641	7,700
Information and training	3,105	-	3,105	668
CAB subscription and reference materials	5,927	82	6,009	5,547
Computer & office equipment support and maintenance	2,956	-	2,956	5,080
Property maintenance	810	-	810	4,237
Covid PPE and cleaning	519	-	519	1,164
Estimated market value of premises provided by Dover District Council at no cost:				
Leased Deal premises	-	-	-	3,333
Dover premises	10,000	-	10,000	10,000
Rent	3,600	-	3,600	3,000
Office move costs	-	-	-	3,072
Utility costs	590	-	590	4,067
Sundries	150	-	150	-
Depreciation	11,234	-	11,234	10,305
Support costs				
Wage costs	60,335	7,407	67,742	62,152
Insurance	1,371	-	1,371	1,361
Bank charges and interest	136	-	136	176
Accountancy fees	1,627	-	1,627	1,766
Payroll costs	714	-	714	705
Governance costs				
Wage costs	7,292	-	7,292	3,181
Trustee and AGM expenses	-	-	-	-
Legal and professional	85	-	85	77
Independent Examiner's fee	1,560	-	1,560	1,500
	<u>188,157</u>	<u>94,095</u>	<u>282,252</u>	<u>307,493</u>
Total Expenditure	<u>195,244</u>	<u>94,095</u>	<u>289,339</u>	<u>312,264</u>

Of the total expenditure in 2022 of £312,264, £190,083 was unrestricted and £122,181 was restricted.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

4 NET EXPENDITURE IS STATED AFTER CHARGING

	2023	2022
	£	£
Depreciation	11,234	10,305
Independent Examiner's remuneration :		
Management accounts/payroll	2,341	2,471
Independent Examiners' fee	1,560	1,500

5 INFORMATION REGARDING EMPLOYEES

	2023	2022
	£	£
Wages and salaries	198,928	218,383
Redundancy	-	2,790
Social security costs	16,244	14,466
Employer pension contributions	3,252	3,481
Employment Allowance	(5,000)	(4,000)
	213,424	235,120

The average monthly head count was 10 staff (2022 - 13 staff).

The average number of employees based on full time equivalents analysed by function was:

	2023	2022
	Number	Number
Advisory services	6	7
Management and administration	2	2
	8	9

No employee received remuneration of more than £60,000 during the year or the preceding year.

No trustees received remuneration or expenses from the charity during the year (2022 - £Nil).

The total employee benefits (including employers national insurance) of the key management personnel of the charity were £73,550 (2022 - £31,806)

6 FIXED ASSETS

	Leasehold Improvements	Furniture & fittings	Computers, software & equipment	Total
	£	£	£	£
Cost				
As at 1 April 2022	21,395	8,477	40,102	69,974
Additions	-	4,147	1,041	5,188
Disposals	-	-	-	-
As at 31 March 2023	21,395	12,624	41,143	75,162
Depreciation				
As at 1 April 2022	4,279	3,787	35,407	43,473
Disposals	-	-	-	-
Charge for the year	4,279	2,600	4,354	11,233
As at 31 March 2023	8,558	6,387	39,761	54,706
Net book value				
As at 31 March 2023	12,837	6,237	1,382	20,456
As at 31 March 2022	17,116	4,690	4,695	26,501

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

7 DEBTORS	2023	2022
	£	£
Other debtors	-	105
Accrued income	-	3,865
Prepayments	2,403	890
	<u>2,403</u>	<u>4,860</u>
	<u>2,403</u>	<u>4,860</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2023	2022
	£	£
Taxation and social security	-	5,371
Other creditors	3,366	3,520
Accruals	2,935	4,802
Deferred income	16,007	30,000
	<u>22,308</u>	<u>43,693</u>
	<u>22,308</u>	<u>43,693</u>

9 ANALYSIS OF NET ASSETS BETWEEN FUND

	General funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	20,456	-	20,456
Current assets	95,819	35,000	45,414	176,233
Current liabilities	(22,308)	-	-	(22,308)
Net assets as at 31 March 2023	<u>73,511</u>	<u>55,456</u>	<u>45,414</u>	<u>174,381</u>

ANALYSIS OF NET ASSETS BETWEEN FUND - PREVIOUS YEAR

	General funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	26,501	-	26,501
Current assets	121,333	35,000	13,901	170,234
Current liabilities	(43,693)	-	-	(43,693)
Net assets as at 31 March 2022	<u>77,640</u>	<u>61,501</u>	<u>13,901</u>	<u>153,042</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

10 MOVEMENT IN FUNDS

	As at 1 04 2022 £	Income £	Expenditure £	Transfers £	As at 31 03 2023 £
Restricted funds					
Money Advice Service	-	54,233	(49,259)	(4,974)	-
Hardship Support Fund	12,601	80,000	(14,836)	(33,651)	44,114
Video Equipment	1,300	-	-	-	1,300
Employment service	-	30,000	(30,000)	-	-
Total restricted funds	13,901	164,233	(94,095)	(38,625)	45,414
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	26,501	-	-	(6,045)	20,456
Total designated funds	61,501	-	-	(6,045)	55,456
Unrestricted general funds	77,640	146,445	(195,244)	44,670	73,511
Total funds	153,042	310,678	(289,339)	-	174,381

RESTRICTED FUNDS

Money Advice Service

Money Advice Service funded Debt Advice Project in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 35 clients per month, completing an initial assessment and offering help and referral within Citizens Advice service and our own debt specialist. The transfer of £4,974 to general funds is a contribution towards office and utility costs.

Hardship Support Fund

We operated a hardship fund with funding received from Dover District Council which gives us the opportunity to provide essentials to people in the greatest need throughout the current financial climate. We work with our partnership of voluntary organisations to assist those in the most need with financial support and financial guidance to ensure that those in the most need are helped in order to avoid future issues. In agreement with Dover District Council, some of the Fund has been used to sustain our core services for the benefit of the local population. The transfer to unrestricted funds is in respect of the wage cost (£17,599) in administering the Fund, contribution towards fixed assets (£3,421), other non direct financial support costs (£631) and an agreed contribution towards the charity's office costs (£12,000).

Video Equipment

A grant received last year from Dover District Council to fund video/publishing equipment to allow us to create help videos to be embedded on our revised website. As at the year end this grant has not been used and therefore will be carried forward to next year.

Employment Service

Dover District Council funded an employment specialist for two years from April 2021. They worked with those in the greatest need following employment issues to ensure they do not suffer from a lack of support or knowledge.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**
DESIGNATED FUNDS
Charity closure

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

MOVEMENT IN FUNDS - PREVIOUS YEAR

	As at 1 04 2021 £	Income £	Expenditure £	Transfers £	As at 31 03 2022 £
Restricted funds					
Money Advice Service	-	49,077	(54,289)	5,212	-
Help to Claim	-	22,819	(29,505)	6,686	-
Relocation	4,400	-	(3,072)	(1,328)	-
Hardship Fund	916	20,000	(5,315)	(3,000)	12,601
Video Equipment	-	1,300	-	-	1,300
Employment Service	-	30,000	(30,000)	-	-
Total restricted funds	5,316	123,196	(122,181)	7,570	13,901
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	7,096	-	-	19,405	26,501
New project fund	10,000	-	-	(10,000)	-
Total designated funds	52,096	-	-	9,405	61,501
Unrestricted general funds	113,386	171,312	(190,083)	(16,975)	77,640
Total funds	170,798	294,508	(312,264)	-	153,042

RESTRICTED FUNDS - PREVIOUS YEAR
Money Advice Service

Money Advice Service funded Debt Advice Project in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 35 clients per month, completing an initial assessment and offering help and referral within Citizens Advice. The transfer of £5,212 from general funds is in respect of the costs of the service in excess of the income.

Help to Claim

We have continued to run Help to Claim with the DWP to assist people to obtain universal credit payments. The transfer from general funds is in respect of the costs of the service in excess of the income.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

RESTRICTED FUNDS - PREVIOUS YEAR - Cont'd

Relocation

A grant received last year from Deal Town Council to contribute to the costs of relocating our offices from Victoria Road to Park Street Deal.

Hardship Fund

We operated a hardship fund with funding received from Dover District Council which gives us the opportunity to provide essentials to people in the greatest need throughout the current financial climate.

Video Equipment

A grant from Dover District Council to fund video/publishing equipment to allow us to create help videos to be embedded on our revised website. As at the year end this grant has not been used and therefore will be carried forward to next year.

Employment service

Dover District Council funded an employment specialist for two years from April 2021. They will work with those in the greatest need following employment issues to ensure they do not suffer from a lack of support or knowledge.

DESIGNATED FUNDS - PREVIOUS YEAR

Charity closure

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

New project fund

This fund has been used in the year for the development of the new premises in Deal.

11 FINANCIAL COMMITMENTS

At 31 March 2023 the Charity had future minimum lease payments under non-cancellable operating leases as follows:

	2023 £	2022 £
within one year	1,365	1,219
within two to five years	756	609
after five years	-	-
	<u> </u>	<u> </u>

12 MEMBERS LIABILITY

The company is a company limited by guarantee. The members' liability is limited to £1 each.

13 CORPORATION TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

14 RELATED PARTY TRANSACTIONS

There were no transactions with related parties during the year under review or the preceding year.

Accounts



**citizens
advice**

**Dover, Deal
& District**

The difference we make our impact in 2021 / 2022



**citizens
advice**

**Dover, Deal
& District**



Contents

A message from our Trustee Chair.....	3
A message from our Chief Officer.....	4
Local Statistics.....	5
Our value to society.....	7
Contact details and opening hours.....	8
Have you considered volunteering with us.....	9
Frequently Asked Questions about our service.....	10
Thank you to all our wonderful staff and volunteers.....	11
Thank you from clients.....	12

A message from our Trustee Chair

"It has been another tumultuous year, not just for Dover and Deal Citizens Advice but also for the whole Country. For ourselves we have finished off our move to new premises in both Towns, Covid has continued, particularly over last Christmas and into the New Year to trouble us and it remains in the background; Russia has invaded Ukraine with a knock-on effect on the world economy, energy prices contributing further to what is being described as a cost of living crisis which means that more people than ever will need our help.

On a more parochial level, you have a new Chair of Trustees. My predecessor, David Pestell, thankfully remains as Vice Chair and I want to just say a few words about his exemplary contribution to Dover and Deal Citizens Advice because he has completed more than one term as Chair and for some of that time fulfilled the role of Treasurer as well. We are extremely fortunate that he continues his involvement with us.

Reverting to the change of premises already referred to, that is working well; the additional space in Dover is useful and has enabled us to look at expanding activities into, for example, training, and our ever-innovative Chief Officer has come up with the idea that in Dover the large training area upstairs could be used as a warm room for those suffering fuel poverty this winter.

So, the new premises have given us possibilities that did not previously exist. Those premises and the ones in Deal are of course provided by the Dover District Council and the Council itself continues to be our main source of income, but we should not forget the contributions gratefully received from other organizations, for example the Deal Town Council, other local Councils, Organizations and individuals. In addition, there has been fundraising by ourselves, such as the recent Fashion Show in Deal kindly facilitated by M & Co. For the future we hope to improve on our own fundraising but for the present all of this amounts to a relatively small sum compared to the generosity of the Dover District Council.

Despite the setbacks of Covid already referred to, we have continued to function well thanks to our volunteers and staff. They all do a brilliant job and without them we wouldn't exist. Although my involvement with Citizens Advice has been for little more than a year I have seen for myself the really hard work being done and I've also seen the letters of thanks from grateful clients which makes it all worthwhile.

I also want to report that this year we underwent our three-year assessment from National Citizens Advice which we passed with full green status. This achievement was a joint effort from everyone involved, but I have to mention the contribution of Jan, our Chief Officer, who steadfastly refused to wilt under some pretty strenuous cross-examination from the Assessor.

Almost finally, I want to thank my fellow Trustees for their efforts. We have had our own difficulties particularly when it has been touch and go to reach a quorum. In that respect help is at hand because

later in these proceedings the Members will be asked to approve the appointment of three new Trustees which will help resolve that problem.

Beyond all of that and on a wider aspect and given the economic problems that I touched on at the outset it looks as though for the foreseeable future our services will be as much in demand as ever

Gillian Plummer (Chair of Trustees)

A message from our Chief Officer

This year has been quite a difficult one for our clients and the service.

Moving into our new offices has been amazing and enabled us to work more efficiently, however recovering from the pandemic brought its own problems for us all, not least that we are trying to do more and see more clients with multiple issues with less advisers available.

I cant thank the team enough for stepping up and just getting on with the job, never putting themselves first, it always has been and always will be about the clients and just how we can make their lives better.

Looking ahead, sadly things can only get worse for people. In the past we had many places to go for help for our clients, we could access grants, additional payments and maximise their income relatively easily, now that has all gone and it can be very depressing for the team to have to tell clients that there is nothing we can do.

Debt and Income maximisation remain our top two issues. We have been fortunate thanks to a grant from Dover District Council to have the services of an incredibly able employment specialist over the year. Dona has had some amazing successes working with those who without her would have suffered through a lack of knowledge of their rights.

Dover Deal and District Citizens Advice is an amazing team of dedicated people, who continue to work despite the pressures put upon us by our national Body and whatever the Government chooses to throw at us all.

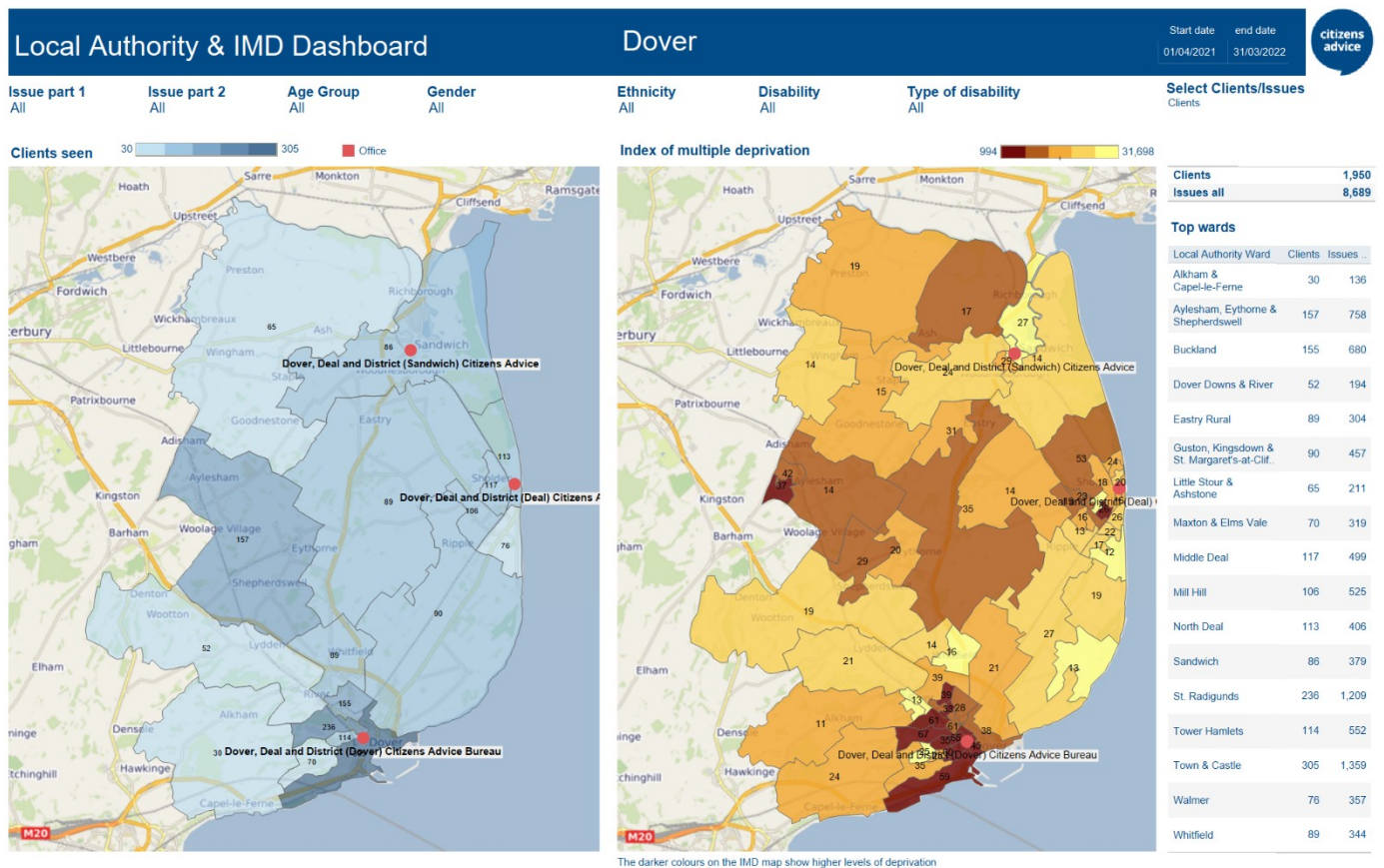
Thank you all so much for continuing to help those less fortunate than ourselves.

Jan Stewart (Chief Officer)

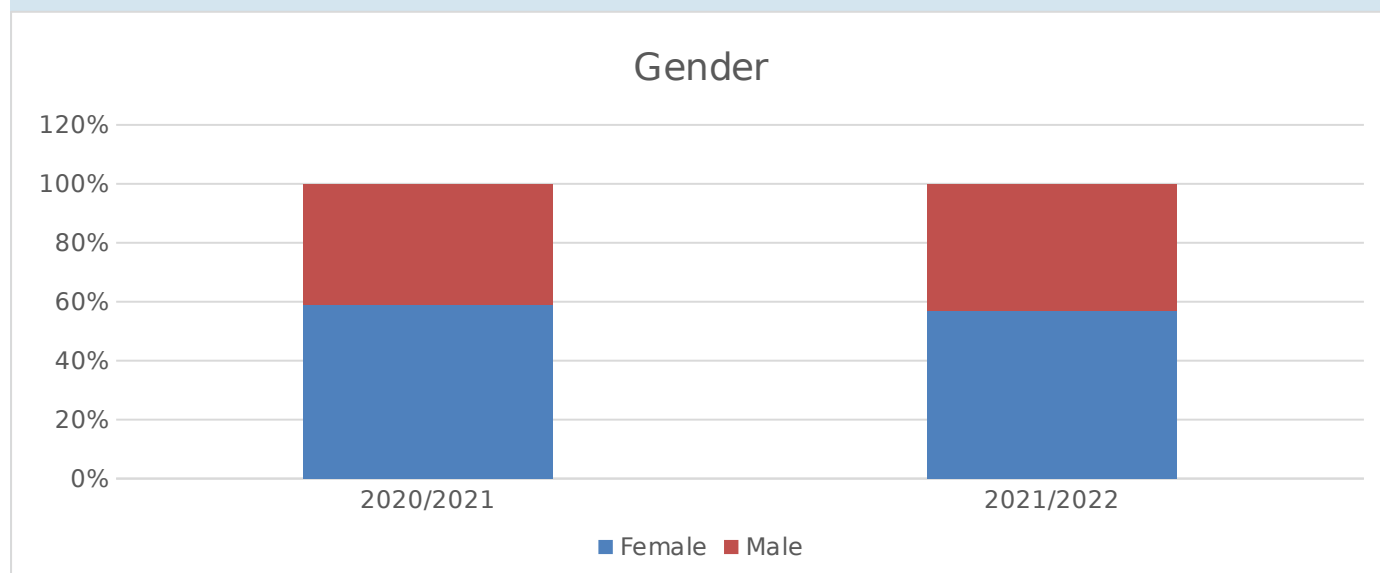
Local Statistics

This map shows the breakdown and distribution of our clients around the District

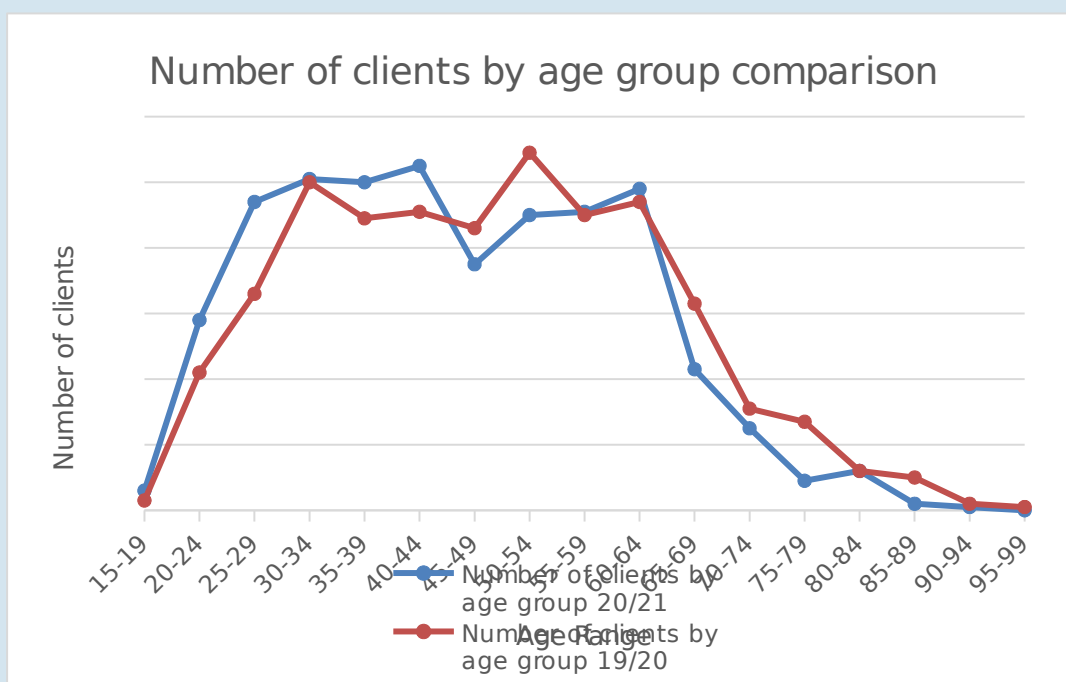
Of 1950 recorded clients they had 8689 issues for us to deal with



There was a slight increase in the number of people we saw that identified as male this year.

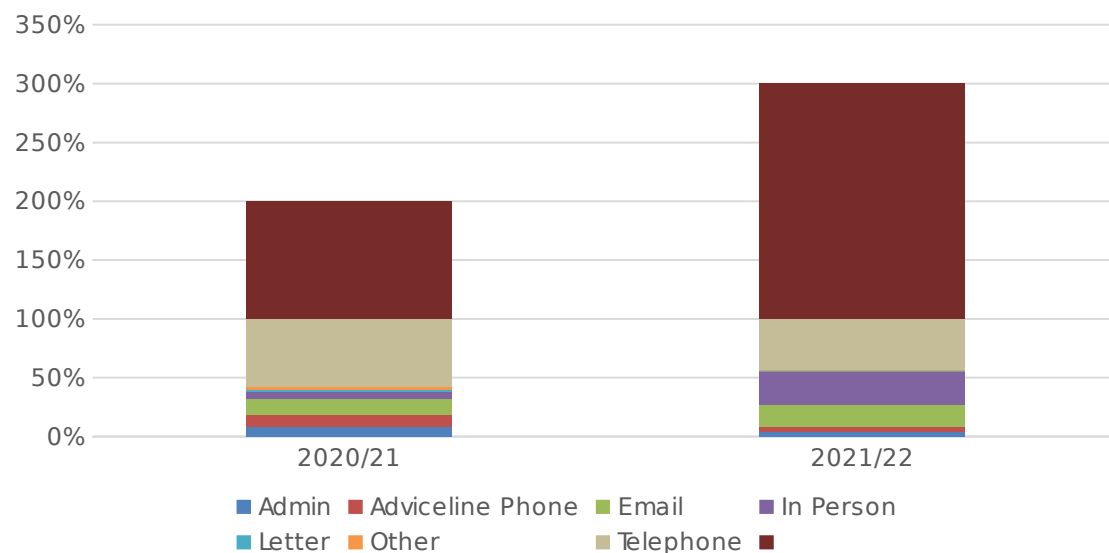


The average age of the people we saw was reduced.



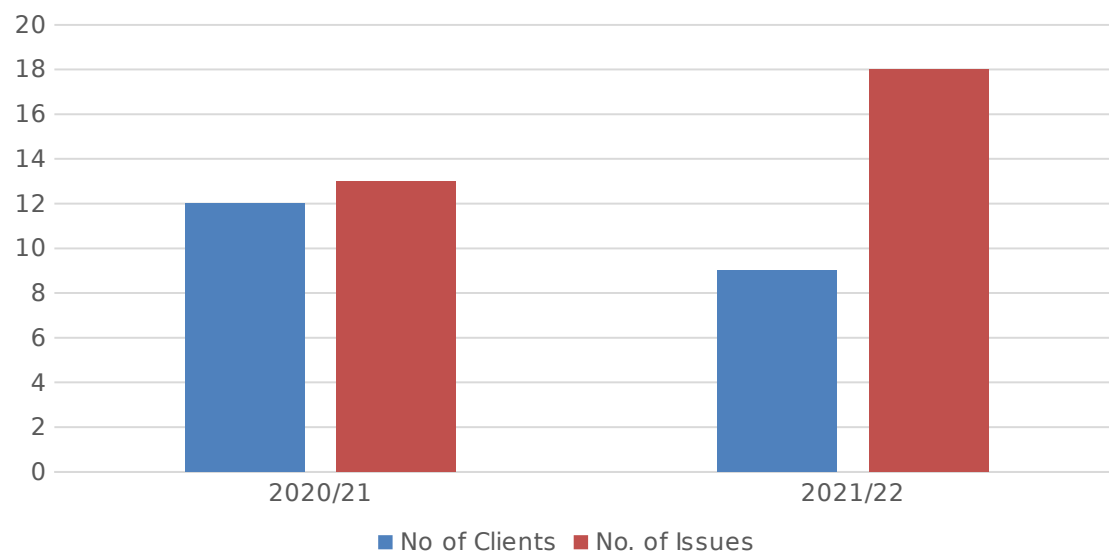
Repercussions of the pandemic still have an impact on how we give advice.

How we communicated with people



The number of clients who disclosed they were experiencing domestic abuse rose.

Domestic Violence



Our value to society

In 2021/22 we achieved the following:

£3,465,003 in financial gains for the district.

We saw 3291 people with issues

Top five wards

Tower Hamlets, St Radigunds, Buckland, Middle Deal and North Deal.

According to Government statistics there are **5,146** households in Dover district in fuel poverty (source: Sub Regional Fuel Poverty). This is **9.9%** of the houses in the district the second highest by district in Kent.

Contact details and opening hours

Deal Office

Address: 3 Park Street, Deal, CT14 6AG

Opening hours: 9:30am to 3pm Monday, Tuesday, and Wednesday



Dover Office

Address: Maison Dieu Gardens, Maison Dieu Road,

Dover, CT16 1TG

Opening Hours: 9:30am to 3pm Monday, Tuesday, Wednesday, and Thursday

Online Help

Help is also available via our website at www.doverdealadvice.co.uk/ by clicking on "Chat Online Now".

Alternatively, the Citizens Advice website has information to enable you to help yourself. See www.citizensadvice.org.uk

Telephone Help

Telephone: 0808 278 7961

Have you considered volunteering with us?

The Citizens Advice service considers our social value as being the additional benefit provided to the community through CAB services. This is the additional social value created through delivering our services through volunteering and community engagement, as well as the inherent social value of advice provision. Therefore, calculating the value of volunteering is a vital part of understanding our wider 'social value'.

Volunteering obviously has a strong impact on the lives of the volunteers themselves, in a number of ways.

Volunteering develops skills and employability. This is particularly important for students, long-term unemployed and mothers returning to work.

A survey carried out by Timebank found that:

73 per cent of employers would employ candidates who had volunteering experience over ones who did not.

94 per cent of employers believe that volunteering can add to skills.

58 per cent of employers say that volunteering can be more valuable than work experience.

94 per cent of employees who volunteered to learn new skills had benefited either by getting their first job, improving their salary, or being promoted.

Contact: tasha@doverdealcitizensadvice.org.uk or 01304 202442

Frequently Asked Questions about our service



1. Do I need to make an appointment?

Yes, at the moment we are only open to pre-booked appointments, this is because of COVID-19. We do this to try and keep staff and clients as safe as possible.

2. I have an appointment and need to change it, can I?

Generally, yes you can change your appointment but you need to be aware that with a limited amount of appointments slots it maybe several weeks before we have another one available, so if you can, it is best to attend the appointment we have with you as the problem you came in with may need to be dealt with by a certain date.

3. Can you help with family issues?

Yes, we can help with all family issues and have specialists we can call on when needed.

4. Can you help with employment issues?

Yes, we can, we have our own employment specialist working in the District.

to all our wonderful staff and volunteers

Without your help the past year would've been impossible. With 8689 issues were dealt with by Dover, Deal & District Citizens Advice, in the year 2021/2022 it's been a busy one. As volunteers you have contributed £989,876 worth of volunteering hours to help deliver our services. The help and impact you have had on the local community is immeasurable.

Citizens Advice helps people find a way forward.

We provide free, confidential, and independent advice to help people overcome their problems.

We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

The staff make you feel very welcome and are very friendly. very satisfied.

Very helpful
Understanding and patient.

I was treated wonderfully by all the staff.
Their knowledge is second to none, friendly & caring, so helpful.

Was helped within half an hour with problem I have had for 2 years. Advisor was caring and listened to me.
I can sleep again with no worry. Thank you so much I am full of relief now.

So grateful for the help with my form. It would be very hard for me to do. Very helpful, friendly and made everything much easier for me and comfortable too. So grateful for the time and help. Will use them again if I need other help.

I am so thankful and happy with the amazing staff in my town. Citizens Advice help me for so long.
Many Thanks

Very helpful and polite
Helped me with my problems that should be sorted soon. I would recommend anyone with debt to go to citizens advice.

doverdealadvice.co.uk



Dover, Deal & District Citizens Advice, Maison Dieu Gardens, Maison Dieu Road, Dover, Kent, CT16 1TG

Registered charity number: 1108967

Registered Company number: 5316853

Authorised and regulated by Financial Conduct Authority FRN: 617587

Registered company number - 05316853
Registered charity number - 1108967

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

CONTENTS

	Pages
Report of the trustees	1 - 4
Independent Examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 16

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

The trustees have pleasure in presenting their report and the unaudited financial statements for the year ended 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 relating to small companies, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAILS**Charity name**

Dover, Deal & District Citizens Advice Bureau (a company limited by guarantee)

Company number

5316853

Charity number

1108967

Registered office

Maison Dieu Gardens
Dover
Kent
CT16 1TG

Chief executive and Company Secretary

Jan Stewart

Trustees/Directors

David Pestell - Chair to 11.21

John Eley - Chair from 11.21 (appointed 19.10.21)

Michael Eddy (resigned 20.4.21)

Donnie Farago

Pauline Goldsack

Alan Clarke

John Featherstone - Treasurer (resigned 20.4.21)

Guy Banyard (resigned 20.4.21, appointed 19.10.21)

Colin Hartley (resigned 20.4.21)

Frances Tammer (resigned 3.8.21)

Elizabeth Wenzelul (resigned 3.8.21)

Carl Dawson - Treasurer (appointed 19.10.21)

Council representatives

Cllr C Vinson

Cllr S Beer

Bankers

Lloyds Bank Plc
43-45 Sandgate Road
Folkestone
Kent
CT20 1RZ

Independent examiner

Mr S J Wren FCCA
Accountancy Matters (Kent) Limited
31 Queen Street
Ramsgate
Kent CT11 9DZ

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

Dover, Deal & District Citizens Advice Bureau (DDCAB) is a registered charity and a company limited by guarantee. The company has 12 members whose liability is limited to £1 each. The bureau is governed by its Memorandum and Articles of Association. DDCAB was incorporated on 20 December 2004, to take over the assets, liabilities and operations of Dover Citizens Advice Bureau and Deal & District Citizens Advice Bureau. The bureaux had operated as one organisation since April 2004 and the bureau took the operations of both bureaux on 1 August 2005. This report and the work and aims contained herein must be read against this background.

Recruitment and appointment of trustee directors

Directors are elected at the Annual General Meeting by the members of the bureau in accordance with the Articles of Association. The constitution contains provisions for the co-option of directors and the nomination of corporate representatives (subject to maxima) which have yet to be exercised. The directors elect a chair from amongst their number. The Bureau's principal funder (Dover District Council) appointed 2 representatives to supervise its interests.

Induction of trustee directors

Directors are provided with Citizens Advice publications on their duties and receive training from Citizens Advice.

Organisational structure

The Bureau is governed by its Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The directors carry the ultimate responsibility for the conduct of the bureau and for ensuring that the charity satisfies its legal and contractual obligations. Directors meet quarterly as a minimum and delegate the day to day operation of the organisation to management. The Board of Directors is independent of management. Directors' interests must be declared and noted in the minutes of Board Meetings. The directors have delegated day to day management of the charity to the Chief Executive. The Directors and the Chief Executive are the Key Management Personnel as defined by the Charities SORP FRS 102.

Related parties

The Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for the standards of advice and casework managements as well as monitoring progress against these standards. Operating policies are independently determined by the bureau's Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

The Bureau operates and liaises with a number of other advisory services, local charities and social services departments on behalf of itself and its clients. Where one of the directors holds the position of trustee/director of another charity, he/she may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Major risks

The directors recognise that any major risks to which the charity is exposed need to be reviewed regularly. To that end, the bureau is continually monitoring and managing its risks and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

OBJECTIVES AND ACTIVITIES**Objectives**

The charity's objectives are to promote any charitable purpose for the benefit of the community in Dover, Deal and District by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims

Dover and Deal Citizens Advice aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively.

Activities, achievements, performance and factors affecting achievement of objectives

It has been another tumultuous year, not just for Dover and Deal Citizens Advice but also for the whole Country. For ourselves we have finished off our move to new premises in both Towns, Covid has continued, particularly over last Christmas and into the New Year to trouble us and it remains in the background; Russia has invaded Ukraine with a knock-on effect on the world economy, energy prices contributing further to what is being described as a cost of living crisis which means that more people than ever will need our help.

Despite the setbacks of Covid, we have continued to function well thanks to our volunteers and staff. They all do a brilliant job and without them we wouldn't exist.

We also want to report that this year we underwent our three year assessment from National Citizens Advice which we passed with full green status. This achievement was a joint effort from everyone involved, but we have to mention the contribution of Jan, our Chief Officer, who steadfastly refused to wilt under some pretty strenuous cross-examination from the Assessor.

In 2021/22 we achieved the following:

£3,453,863 in financial gains for the district.

£453,574 debts that were written off.

We gave out 775 food bank vouchers to residents in the district.

According to Government statistics there are 5,146 households in Dover district in fuel poverty (source: Sub Regional Fuel Poverty). This is 9.9% of the houses in the district the second highest by district in Kent.

FINANCIAL REVIEW

We are again grateful for several emergency grants made from several sources in response to the Pandemic. Nevertheless, we remain entirely dependent on our core funding from Dover District Council, without which we could not offer a service. We have also been able to offer substantial debt and benefit advice this year through funding from the Money Advice Service and Help to Claim respectively - national schemes directed to us from central Citizens Advice.

Reserves policy and going concern

The Trustees are required to ensure that unrestricted monies are available in each financial year to meet any reasonable foreseeable contingency. As such, we keep sufficient reserves to enable us to wind up the Charity without a deficit, should that prove necessary. We follow advice from the national body that a sum of £35,000 would be sufficient for this purpose. In reviewing the potential costs that could arise should a significant reduction in income be incurred, the directors have determined that unrestricted reserves should be maintained equal to approximately 3 months normal operating expenditure. At 31 March 2022 our unrestricted general reserves exceeded this amount. We are always alert to the possibility that our Service could face reduced funding and in those circumstances unrestricted reserves would be reduced if activities were to continue at the same level.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

Principal funding sources

The directors extend their gratitude to Dover District Council which continues to support the core operating capacity of the charity. Additional project-specific funding was received as mentioned above from Money Advice Service and from Help-to-Claim to operate further projects. We also receive donations from other sources including Deal Town Council, other parish councils, individuals and some local charities.

We have also received household funding to distribute to clients as well as donations from other funding organisations.

Investment policy and activities

The governing document gives power of investment to directors as they may decide fit. The directors believe that any investments should be in the lowest risk category. Apart from the designated funds, other cash funds arise because the Local Authority Grant is now paid in one instalment across the financial year, for which we are grateful. Accordingly, the trustees consider any investment to be short term in nature and that bank deposits are the most appropriate investment vehicle. Only our designated Charity Closure fund is held in the form of a bond.

FUTURE PLANS

We are aware that the pandemic has brought both challenges and opportunities. We have adjusted our service appropriately and now have more telephone work and email services. We need to consider future funding. There are challenges around sustainable funding as we have not seen an increase in core funding in the last ten years. We need to invest in our future with our partners. Fundamentally our service is free at the point of delivery and must remain so, but we will implement a full review of our ways of working to ensure maximum value-for-money. We will increase the use of online technology and telephone technology to save costs and this will pay particular dividends in terms of training and sharing staff with other bureaux in emergency situations. At the end of the financial year we were fully staffed, but, aware of the pressures of demand for advice, we will continue to research ways of finding extra resources, either through fund-raising or sharing projects with other providers.

PUBLIC BENEFIT

The trustees confirm that they have complied with their duty as prescribed by section 4 of the Charities Act 2006 to have due regard to the Charity Commission public benefit guidance.

Signed on behalf of the Board of Trustees by :

Jan Stewart - Company secretary

Date :

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2022 which are set out on pages 6 to 16.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- 1 accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 386 of the 2006 Act other than any requirements that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**S J Wren FCCA
Accountancy Matters (Kent) Limited
Chartered Certified Accountants
31 Queen Street
Ramsgate
Kent
CT11 9DZ**

Date :

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating an Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds	Restricted funds	Total funds 2022	Total funds 2021
		£	£	£	£
INCOME					
Donations and grants	2a	71,614	21,300	92,914	95,509
Charitable activities	2b	97,000	101,896	198,896	206,292
Income from other trading activities	2c	2,201	-	2,201	8,398
Investment income	2d	497	-	497	503
TOTAL INCOME		171,312	123,196	294,508	310,702
EXPENDITURE					
Costs of raising funds	3	4,771	-	4,771	3,469
Charitable activities	3	185,312	122,181	307,493	216,286
TOTAL EXPENDITURE		190,083	122,181	312,264	219,755
NET (EXPENDITURE)/INCOME FOR THE YEAR BEFORE TRANSFERS	4	(18,771)	1,015	(17,756)	90,947
Transfers between funds	10	(7,570)	7,570	-	-
NET MOVEMENT IN FUNDS FOR THE YEAR		(26,341)	8,585	(17,756)	90,947
Balances as at 1 April 2021		165,482	5,316	170,798	79,851
BALANCES AT 31 MARCH 2022		139,141	13,901	153,042	170,798

**BALANCE SHEET
AS AT 31 MARCH 2022**

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible assets	6	26,501	7,096
CURRENT ASSETS			
Debtors and prepayments	7	4,860	8,726
Balances at bank: Shawbrook Bank Limited		35,000	35,000
Lloyds Bank Plc		130,273	125,145
Cash in hand		<u>101</u>	<u>153</u>
		170,234	169,024
CURRENT LIABILITIES			
Creditors: amounts falling due within one year	8	<u>(43,693)</u>	<u>(5,322)</u>
		126,541	163,702
NET ASSETS	9	<u>153,042</u>	<u>170,798</u>
Represented by:			
FUNDS OF THE CHARITY			
Unrestricted general fund	10	77,640	113,386
Designated funds	10	61,501	52,096
Restricted funds	10	<u>13,901</u>	<u>5,316</u>
TOTAL FUNDS		<u>153,042</u>	<u>170,798</u>

For the financial year ended 31 March 2022 the company was entitled to exemption from audit under s.477 Companies Act 2006 and no members have deposited a notice under s.476 requiring an audit.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with s.386 of the Act for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Charities SORP (FRS 102).

Approved and signed for issue by the trustees on

John Eley - Chair

David Pestell - Vice Chair

Company number - 05316853

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Dover, Deal & District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The principal accounting policies adopted are as follows:

a) Preparation of the accounts on a going concern basis

The accounts have been prepared on a going concern basis on the expectation that the charity will receive sufficient funding for at least one year from the date these accounts are formally approved. The Charity is heavily dependent on Dover District Council and a three year service level agreement ended on 31 March 2020 was extended until March 2022 and which has now being re issued for a 3 year period from April 2022.

b) Income

Grants receivable - grants made to finance the activities of the bureau are credited to the Statement of Financial Activities (SOFA) in the period to which they relate.

Bank interest - bank interest is included in the SOFA on receipt.

Other income - other income, including donations and gifts are included as they were received.

Gifts and intangible income - in addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

Deferred income - grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected within deferred income on the balance sheet.

c) Expenditure

All expenditure is accounted for on an accruals basis and includes VAT where applicable. All expenditure directly related to the provision of the advisory services is included within the charitable expenditure. Other costs incurred have been allocated between activities for generating funds and governance as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time spent.

d) Depreciation of fixed assets

Tangible fixed assets costing more than £200 are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows :

Leasehold improvements	20% straight line
Computers, software and equipment	33% straight line
Furniture and fittings	25% straight line

e) Leases

Rental costs are charged to the Statement of Financial Activities as incurred.

f) Pensions

The pension cost charge in the Statement of Financial Activities represent the contributions payable by the bureau in the relevant year.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

1 ACCOUNTING POLICIES

g) Fund accounting

Unrestricted funds are grants, donations and other incoming resources receivable by the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds relates to income to be used for specific purposes as laid down by the donor.

h) Significant judgements and estimates

No significant judgements have had to be made by the Trustees in preparing these financial statements

2 INCOME

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
a) Donations and grants				
Estimated market rent value of premises provided by Dover District Council at no cost:				
Leased Deal premises	3,333	-	3,333	10,000
Dover premises	10,000	-	10,000	10,000
Dover District Council	29,000	21,300	50,300	12,344
Deal Town Council	-	-	-	6,400
Cit A	2,000	-	2,000	30,682
DWP - Kickstart	20,385	-	20,385	-
Charities Aid Foundation	-	-	-	3,000
Dover Town Council	-	-	-	5,000
Kent Community Fund	-	-	-	5,000
The 1485 Charitable Trust	-	-	-	5,000
Rotary Club of Deal	-	-	-	2,000
Citizens Advice Hampshire	1,797	-	1,797	2,000
Donations	5,099	-	5,099	4,083
	<u>71,614</u>	<u>21,300</u>	<u>92,914</u>	<u>95,509</u>
b) Charitable activities				
Dover District Council	97,000	-	97,000	97,000
Dover District Council - Employment service	-	30,000	30,000	-
Money Advice Service	-	49,077	49,077	79,439
Cit A - Help to Claim	-	22,819	22,819	27,730
Citizens Advice Thanet	-	-	-	2,123
	<u>97,000</u>	<u>101,896</u>	<u>198,896</u>	<u>206,292</u>
c) Income from other trading activities				
Share of running costs of Deal premises	875	-	875	3,006
Maidstone CAB - room hire	-	-	-	1,162
Consultancy fees	-	-	-	4,130
Fundraising	1,326	-	1,326	100
	<u>2,201</u>	<u>-</u>	<u>2,201</u>	<u>8,398</u>
d) Investment income				
Bank interest received	497	-	497	503

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

3 EXPENDITURE

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Costs of raising funds :				
Wage costs	4,771	-	4,771	3,469
Charitable activities :				
Wage costs	59,852	105,164	165,016	108,002
Subcontract	-	1,350	1,350	2,250
Travel and other staff and volunteer costs	2,117	-	2,117	178
Hardship costs	-	5,315	5,315	6,084
Publicity	247	-	247	-
Telephone charges	4,357	-	4,357	4,741
Printing, postage and stationery	7,700	-	7,700	6,211
Information and training	668	-	668	435
CAB subscription and reference materials	5,547	-	5,547	4,025
Computer & office equipment support and maintenance	5,080	-	5,080	1,665
Property maintenance and cleaning	4,237	-	4,237	3,690
Covid PPE and cleaning	1,164	-	1,164	4,385
Estimated market value of premises provided by Dover District Council at no cost:				
Leased Deal premises	10,000	-	10,000	10,000
Dover premises	3,333	-	3,333	10,000
Rent	3,000	-	3,000	-
Sandwich utility costs	-	-	-	255
Office move costs	-	3,072	3,072	-
Utility costs	4,067	-	4,067	3,477
Sundries	-	-	-	-
Depreciation	10,305	-	10,305	4,720
Support costs				
Wage costs	54,872	7,280	62,152	38,193
Insurance	1,361	-	1,361	1,305
Bank charges and interest	176	-	176	161
Accountancy fees	1,766	-	1,766	1,974
Payroll costs	705	-	705	684
Governance costs				
Wage costs	3,181	-	3,181	2,313
Trustee and AGM expenses	-	-	-	-
Legal and professional	77	-	77	38
Independent Examiner's fee	1,500	-	1,500	1,500
	<u>185,312</u>	<u>122,181</u>	<u>307,493</u>	<u>216,286</u>
Total Expenditure	<u>190,083</u>	<u>122,181</u>	<u>312,264</u>	<u>219,755</u>

Of the total expenditure in 2021 of £219,755, £130,752 was unrestricted and £89,183 was restricted.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

4 NET EXPENDITURE IS STATED AFTER CHARGING	2022	2021
	£	£
Depreciation	10,305	4,720
Independent Examiner's remuneration :		
Management accounts/payroll	2,471	2,658
Independent Examiners' fee	1,500	1,500
	<u> </u>	<u> </u>

5 INFORMATION REGARDING EMPLOYEES	2022	2021
	£	£
Wages and salaries	218,383	145,035
Redundancy	2,790	-
Social security costs	14,466	9,302
Employer pension contributions	3,481	1,640
Employment Allowance	(4,000)	(4,000)
	<u> </u>	<u> </u>
	235,120	151,977
	<u> </u>	<u> </u>

The average monthly head count was 13 staff (2021 - 10 staff).

The average number of employees based on full time equivalents analysed by function was:

	2022	2021
	Number	Number
Advisory services	7	5
Management and administration	<u>2</u>	<u>2</u>
	9	7
	<u> </u>	<u> </u>

No employee received remuneration of more than £60,000 during the year or the preceding year.

No trustees received remuneration or expenses from the charity during the year (2021 - £Nil).

The total employee benefits (including employers national insurance) of the key management personnel of the charity were £31,806 (2021 - £23,129)

6 FIXED ASSETS	Leasehold	Furniture &	Computers,	
	Improvements	fittings	software &	Total
	£	£	equipment	£
Cost				
As at 1 April 2021	-	2,224	38,040	40,264
Additions	21,395	6,253	2,062	29,710
Disposals	-	-	-	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
As at 31 March 2022	21,395	8,477	40,102	69,974
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Depreciation				
As at 1 April 2021	-	2,038	31,130	33,168
Disposals	-	-	-	-
Charge for the year	<u>4,279</u>	<u>1,749</u>	<u>4,277</u>	<u>10,305</u>
As at 31 March 2022	4,279	3,787	35,407	43,473
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net book value				
As at 31 March 2022	<u>17,116</u>	<u>4,690</u>	<u>4,695</u>	<u>26,501</u>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
As at 31 March 2021	-	186	6,910	7,096
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

7 DEBTORS	2022	2021
	£	£
Other debtors	105	170
Accrued income	3,865	425
Prepayments	890	8,131
	<u>4,860</u>	<u>8,726</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2022	2021
	£	£
Taxation and social security	5,371	-
Other creditors	3,520	2,771
Accruals	4,802	2,551
Deferred income	30,000	-
	<u>43,693</u>	<u>5,322</u>

9 ANALYSIS OF NET ASSETS BETWEEN FUND

	General funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	26,501	-	26,501
Current assets	121,333	35,000	13,901	170,234
Current liabilities	<u>(43,693)</u>	<u>-</u>	<u>-</u>	<u>(43,693)</u>
Net assets as at 31 March 2022	<u>77,640</u>	<u>61,501</u>	<u>13,901</u>	<u>153,042</u>

ANALYSIS OF NET ASSETS BETWEEN FUND - PREVIOUS YEAR

	General funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	7,096	-	7,096
Current assets	118,708	45,000	5,316	169,024
Current liabilities	<u>(5,322)</u>	<u>-</u>	<u>-</u>	<u>(5,322)</u>
Net assets as at 31 March 2021	<u>113,386</u>	<u>52,096</u>	<u>5,316</u>	<u>170,798</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

10 MOVEMENT IN FUNDS

	As at 1 04 2021 £	Income £	Expenditure £	Transfers £	As at 31 03 2022 £
Restricted funds					
Money Advice Service	-	49,077	(54,289)	5,212	-
Help to Claim	-	22,819	(29,505)	6,686	-
Relocation	4,400	-	(3,072)	(1,328)	-
Hardship Fund	916	20,000	(5,315)	(3,000)	12,601
Video Equipment	-	1,300	-	-	1,300
Employment service	-	30,000	(30,000)	-	-
Total restricted funds	5,316	123,196	(122,181)	7,570	13,901
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	7,096	-	-	19,405	26,501
New project fund	10,000	-	-	(10,000)	-
Total designated funds	52,096	-	-	9,405	61,501
Unrestricted general funds	113,386	171,312	(190,083)	(16,975)	77,640
Total funds	170,798	294,508	(312,264)	-	153,042

RESTRICTED FUNDS

Money Advice Service

Money Advice Service funded Debt Advice Project in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 35 clients per month, completing an initial assessment and offering help and referral within Citizens Advice. The transfer of £5,212 from general funds is in respect of the costs of the service in excess of the income.

Help to Claim

We have continued to run Help to Claim with the DWP to assist people to obtain universal credit payments. The transfer from general funds is in respect of the costs of the service in excess of the income.

Relocation

A grant received last year from Deal Town Council to contribute to the costs of relocating our offices from Victoria Road to Park Street Deal.

Hardship Fund

We operated a hardship fund with funding received from Dover District Council which gives us the opportunity to provide essentials to people in the greatest need throughout the current financial climate.

Video Equipment

A grant from Dover District council to fund video/publishing equipment to allow us to create help videos to be embedded on our revised website. As at the year end this grant has not been used and therefore will be carried forward to next year.

Employment service

Dover District Council funded an employment specialist for two years from April 2021. They will work with those in the greatest need following employment issues to ensure they do not suffer from a lack of support or knowledge.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

DESIGNATED FUNDS

Charity closure

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

New project fund

This fund has been used in the year for the development of the new premises in Deal.

MOVEMENT IN FUNDS - PREVIOUS YEAR

	As at 1 04 2020 £	Income £	Expenditure £	Transfers £	As at 31 03 2021 £
Restricted funds					
Money Advice Service	-	79,439	(53,583)	(25,856)	-
Broadband	413	210	(641)	18	-
Help to Claim	-	29,853	(26,375)	(3,478)	-
Relocation	-	4,400	-	-	4,400
Hardship Fund	-	7,000	(6,084)	-	916
Covid 19 - Remote working	-	7,585	-	(7,585)	-
Covid 19 - Opening Up	-	2,259	-	(2,259)	-
Covid 19 - PPE	-	2,500	(2,500)	-	-
Total restricted funds	413	133,246	(89,183)	(39,160)	5,316
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	1,857	-	-	5,239	7,096
New project fund	10,000	-	-	-	10,000
Total designated funds	46,857	-	-	5,239	52,096
Unrestricted general funds	32,581	177,456	(130,572)	33,921	113,386
Total funds	79,851	310,702	(219,755)	-	170,798

RESTRICTED FUNDS - PREVIOUS YEAR

Money Advice Service

Money Advice Service funded Debt Advice Project in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 35 clients per month, completing an initial assessment and offering help and referral within Citizens Advice. The transfer of £25,856 to general funds is a contribution towards office and utility costs.

Broadband

Citizens Advice funded the installation of new broadband lines for each office and a contribution to its operation throughout the year to assist with telephone and webchat support for clients.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

RESTRICTED FUNDS - PREVIOUS YEAR - Cont'd**Help to Claim**

We have continued to run Help to Claim with the DWP to assist people to obtain universal credit payments. The transfer to unrestricted funds is a contribution towards office and utility costs.

Relocation

A grant received from Deal Town Council to contribute to the costs of relocating our offices from Victoria Road to Park Street Deal during 2021/22.

Hardship Fund

We operated a hardship fund with funding received from a local family trust and the Rotary Club of Deal which gave us the opportunity to provide essentials to people in the greatest need throughout the pandemic.

Covid 19 - Remote working

Funding received from Dover District Council to contribute towards the CAB's additional costs incurred in order that it could continue to support local clients during Covid and which helped us to work from home. The transfer relates to a contribution towards these costs.

Covid 19 - Opening Up

Funding received from Dover District Council to contribute towards the charity's additional costs involved in re-opening the charity's offices. This included Covid security measures for the office to enable us to return to face to face work. The transfer relates to a contribution towards these costs.

Covid 19 - PPE

Funding received from Dover District Council to contribute towards the charity's costs of personal protective equipment . The transfer relates to a contribution towards these costs.

DESIGNATED FUNDS - PREVIOUS YEAR**Charity closure**

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

New project fund

The Board allocated funding to help with the costs of relocating in Deal and expanding our premises in Dover. In the event the District Council covered the costs of the structural and decorative work in Dover which will enable us to use this funding for updated equipment, phone system and publicity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

11 FINANCIAL COMMITMENTS

At 31 March 2022 the Charity had future minimum lease payments under non-cancellable operating leases as follows:

	2022	2021
	£	£
within one year	1,219	11,328
within two to five years	1,828	19,174
after five years	-	-
	=====	=====

Up until July 2021, the charity leased its Deal premises from Dover District Council under a 25 year lease which was due to expire on the 13 December 2024. The rent of £10,000 p.a (included above) was fully funded by the Council.

12 MEMBERS LIABILITY

The company is a company limited by guarantee. The members' liability is limited to £1 each.

13 CORPORATION TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

14 RELATED PARTY TRANSACTIONS

There were no transactions with related parties during the year under review or the preceding year.

Registered company number - 05316853
Registered charity number - 1108967

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

CONTENTS

	Pages
Report of the trustees	1 - 4
Independent Examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 16

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

The trustees have pleasure in presenting their report and the unaudited financial statements for the year ended 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 relating to small companies, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAILS**Charity name**

Dover, Deal & District Citizens Advice Bureau (a company limited by guarantee)

Company number

5316853

Charity number

1108967

Registered office

Maison Dieu Gardens
Dover
Kent
CT16 1TG

Chief executive and Company Secretary

Jan Stewart

Trustees/Directors

David Pestell - Chair to 11.21

John Eley - Chair from 11.21 (appointed 19.10.21)

Michael Eddy (resigned 20.4.21)

Donnie Farago

Pauline Goldsack

Alan Clarke

John Featherstone - Treasurer (resigned 20.4.21)

Guy Banyard (resigned 20.4.21, appointed 19.10.21)

Colin Hartley (resigned 20.4.21)

Frances Tammer (resigned 3.8.21)

Elizabeth Wenzelul (resigned 3.8.21)

Carl Dawson - Treasurer (appointed 19.10.21)

Council representatives

Cllr C Vinson

Cllr S Beer

Bankers

Lloyds Bank Plc
43-45 Sandgate Road
Folkestone
Kent
CT20 1RZ

Independent examiner

Mr S J Wren FCCA
Accountancy Matters (Kent) Limited
31 Queen Street
Ramsgate
Kent CT11 9DZ

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

Dover, Deal & District Citizens Advice Bureau (DDCAB) is a registered charity and a company limited by guarantee. The company has 12 members whose liability is limited to £1 each. The bureau is governed by its Memorandum and Articles of Association. DDCAB was incorporated on 20 December 2004, to take over the assets, liabilities and operations of Dover Citizens Advice Bureau and Deal & District Citizens Advice Bureau. The bureaux had operated as one organisation since April 2004 and the bureau took the operations of both bureaux on 1 August 2005. This report and the work and aims contained herein must be read against this background.

Recruitment and appointment of trustee directors

Directors are elected at the Annual General Meeting by the members of the bureau in accordance with the Articles of Association. The constitution contains provisions for the co-option of directors and the nomination of corporate representatives (subject to maxima) which have yet to be exercised. The directors elect a chair from amongst their number. The Bureau's principal funder (Dover District Council) appointed 2 representatives to supervise its interests.

Induction of trustee directors

Directors are provided with Citizens Advice publications on their duties and receive training from Citizens Advice.

Organisational structure

The Bureau is governed by its Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The directors carry the ultimate responsibility for the conduct of the bureau and for ensuring that the charity satisfies its legal and contractual obligations. Directors meet quarterly as a minimum and delegate the day to day operation of the organisation to management. The Board of Directors is independent of management. Directors' interests must be declared and noted in the minutes of Board Meetings. The directors have delegated day to day management of the charity to the Chief Executive. The Directors and the Chief Executive are the Key Management Personnel as defined by the Charities SORP FRS 102.

Related parties

The Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for the standards of advice and casework managements as well as monitoring progress against these standards. Operating policies are independently determined by the bureau's Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

The Bureau operates and liaises with a number of other advisory services, local charities and social services departments on behalf of itself and its clients. Where one of the directors holds the position of trustee/director of another charity, he/she may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Major risks

The directors recognise that any major risks to which the charity is exposed need to be reviewed regularly. To that end, the bureau is continually monitoring and managing its risks and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

OBJECTIVES AND ACTIVITIES**Objectives**

The charity's objectives are to promote any charitable purpose for the benefit of the community in Dover, Deal and District by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims

Dover and Deal Citizens Advice aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively.

Activities, achievements, performance and factors affecting achievement of objectives

It has been another tumultuous year, not just for Dover and Deal Citizens Advice but also for the whole Country. For ourselves we have finished off our move to new premises in both Towns, Covid has continued, particularly over last Christmas and into the New Year to trouble us and it remains in the background; Russia has invaded Ukraine with a knock-on effect on the world economy, energy prices contributing further to what is being described as a cost of living crisis which means that more people than ever will need our help.

Despite the setbacks of Covid, we have continued to function well thanks to our volunteers and staff. They all do a brilliant job and without them we wouldn't exist.

We also want to report that this year we underwent our three year assessment from National Citizens Advice which we passed with full green status. This achievement was a joint effort from everyone involved, but we have to mention the contribution of Jan, our Chief Officer, who steadfastly refused to wilt under some pretty strenuous cross-examination from the Assessor.

In 2021/22 we achieved the following:

£3,453,863 in financial gains for the district.

£453,574 debts that were written off.

We gave out 775 food bank vouchers to residents in the district.

According to Government statistics there are 5,146 households in Dover district in fuel poverty (source: Sub Regional Fuel Poverty). This is 9.9% of the houses in the district the second highest by district in Kent.

FINANCIAL REVIEW

We are again grateful for several emergency grants made from several sources in response to the Pandemic. Nevertheless, we remain entirely dependent on our core funding from Dover District Council, without which we could not offer a service. We have also been able to offer substantial debt and benefit advice this year through funding from the Money Advice Service and Help to Claim respectively - national schemes directed to us from central Citizens Advice.

Reserves policy and going concern

The Trustees are required to ensure that unrestricted monies are available in each financial year to meet any reasonable foreseeable contingency. As such, we keep sufficient reserves to enable us to wind up the Charity without a deficit, should that prove necessary. We follow advice from the national body that a sum of £35,000 would be sufficient for this purpose. In reviewing the potential costs that could arise should a significant reduction in income be incurred, the directors have determined that unrestricted reserves should be maintained equal to approximately 3 months normal operating expenditure. At 31 March 2022 our unrestricted general reserves exceeded this amount. We are always alert to the possibility that our Service could face reduced funding and in those circumstances unrestricted reserves would be reduced if activities were to continue at the same level.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

Principal funding sources

The directors extend their gratitude to Dover District Council which continues to support the core operating capacity of the charity. Additional project-specific funding was received as mentioned above from Money Advice Service and from Help-to-Claim to operate further projects. We also receive donations from other sources including Deal Town Council, other parish councils, individuals and some local charities.

We have also received household funding to distribute to clients as well as donations from other funding organisations.

Investment policy and activities

The governing document gives power of investment to directors as they may decide fit. The directors believe that any investments should be in the lowest risk category. Apart from the designated funds, other cash funds arise because the Local Authority Grant is now paid in one instalment across the financial year, for which we are grateful. Accordingly, the trustees consider any investment to be short term in nature and that bank deposits are the most appropriate investment vehicle. Only our designated Charity Closure fund is held in the form of a bond.

FUTURE PLANS

We are aware that the pandemic has brought both challenges and opportunities. We have adjusted our service appropriately and now have more telephone work and email services. We need to consider future funding. There are challenges around sustainable funding as we have not seen an increase in core funding in the last ten years. We need to invest in our future with our partners. Fundamentally our service is free at the point of delivery and must remain so, but we will implement a full review of our ways of working to ensure maximum value-for-money. We will increase the use of online technology and telephone technology to save costs and this will pay particular dividends in terms of training and sharing staff with other bureaux in emergency situations. At the end of the financial year we were fully staffed, but, aware of the pressures of demand for advice, we will continue to research ways of finding extra resources, either through fund-raising or sharing projects with other providers.

PUBLIC BENEFIT

The trustees confirm that they have complied with their duty as prescribed by section 4 of the Charities Act 2006 to have due regard to the Charity Commission public benefit guidance.

Signed on behalf of the Board of Trustees by :

Jan Stewart - Company secretary

Date :

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2022 which are set out on pages 6 to 16.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- 1 accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 386 of the 2006 Act other than any requirements that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**S J Wren FCCA
Accountancy Matters (Kent) Limited
Chartered Certified Accountants
31 Queen Street
Ramsgate
Kent
CT11 9DZ**

Date :

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating an Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds	Restricted funds	Total funds 2022	Total funds 2021
		£	£	£	£
INCOME					
Donations and grants	2a	71,614	21,300	92,914	95,509
Charitable activities	2b	97,000	101,896	198,896	206,292
Income from other trading activities	2c	2,201	-	2,201	8,398
Investment income	2d	497	-	497	503
TOTAL INCOME		171,312	123,196	294,508	310,702
EXPENDITURE					
Costs of raising funds	3	4,771	-	4,771	3,469
Charitable activities	3	185,312	122,181	307,493	216,286
TOTAL EXPENDITURE		190,083	122,181	312,264	219,755
NET (EXPENDITURE)/INCOME FOR THE YEAR BEFORE TRANSFERS	4	(18,771)	1,015	(17,756)	90,947
Transfers between funds	10	(7,570)	7,570	-	-
NET MOVEMENT IN FUNDS FOR THE YEAR		(26,341)	8,585	(17,756)	90,947
Balances as at 1 April 2021		165,482	5,316	170,798	79,851
BALANCES AT 31 MARCH 2022		139,141	13,901	153,042	170,798

**BALANCE SHEET
AS AT 31 MARCH 2022**

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible assets	6	26,501	7,096
CURRENT ASSETS			
Debtors and prepayments	7	4,860	8,726
Balances at bank: Shawbrook Bank Limited		35,000	35,000
Lloyds Bank Plc		130,273	125,145
Cash in hand		101	153
		170,234	169,024
CURRENT LIABILITIES			
Creditors: amounts falling due within one year	8	(43,693)	(5,322)
		126,541	163,702
NET ASSETS	9	153,042	170,798
Represented by:			
FUNDS OF THE CHARITY			
Unrestricted general fund	10	77,640	113,386
Designated funds	10	61,501	52,096
Restricted funds	10	13,901	5,316
TOTAL FUNDS		153,042	170,798

For the financial year ended 31 March 2022 the company was entitled to exemption from audit under s.477 Companies Act 2006 and no members have deposited a notice under s.476 requiring an audit.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with s.386 of the Act for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Charities SORP (FRS 102).

Approved and signed for issue by the trustees on

John Eley - Chair

David Pestell - Vice Chair

Company number - 05316853

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Dover, Deal & District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The principal accounting policies adopted are as follows:

a) Preparation of the accounts on a going concern basis

The accounts have been prepared on a going concern basis on the expectation that the charity will receive sufficient funding for at least one year from the date these accounts are formally approved. The Charity is heavily dependent on Dover District Council and a three year service level agreement ended on 31 March 2020 was extended until March 2022 and which has now being re issued for a 3 year period from April 2022.

b) Income

Grants receivable - grants made to finance the activities of the bureau are credited to the Statement of Financial Activities (SOFA) in the period to which they relate.

Bank interest - bank interest is included in the SOFA on receipt.

Other income - other income, including donations and gifts are included as they were received.

Gifts and intangible income - in addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

Deferred income - grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected within deferred income on the balance sheet.

c) Expenditure

All expenditure is accounted for on an accruals basis and includes VAT where applicable. All expenditure directly related to the provision of the advisory services is included within the charitable expenditure. Other costs incurred have been allocated between activities for generating funds and governance as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time spent.

d) Depreciation of fixed assets

Tangible fixed assets costing more than £200 are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows :

Leasehold improvements	20% straight line
Computers, software and equipment	33% straight line
Furniture and fittings	25% straight line

e) Leases

Rental costs are charged to the Statement of Financial Activities as incurred.

f) Pensions

The pension cost charge in the Statement of Financial Activities represent the contributions payable by the bureau in the relevant year.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

1 ACCOUNTING POLICIES

g) Fund accounting

Unrestricted funds are grants, donations and other incoming resources receivable by the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds relates to income to be used for specific purposes as laid down by the donor.

h) Significant judgements and estimates

No significant judgements have had to be made by the Trustees in preparing these financial statements

2 INCOME

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
a) Donations and grants				
Estimated market rent value of premises provided by Dover District Council at no cost:				
Leased Deal premises	3,333	-	3,333	10,000
Dover premises	10,000	-	10,000	10,000
Dover District Council	29,000	21,300	50,300	12,344
Deal Town Council	-	-	-	6,400
Cit A	2,000	-	2,000	30,682
DWP - Kickstart	20,385	-	20,385	-
Charities Aid Foundation	-	-	-	3,000
Dover Town Council	-	-	-	5,000
Kent Community Fund	-	-	-	5,000
The 1485 Charitable Trust	-	-	-	5,000
Rotary Club of Deal	-	-	-	2,000
Citizens Advice Hampshire	1,797	-	1,797	2,000
Donations	5,099	-	5,099	4,083
	<u>71,614</u>	<u>21,300</u>	<u>92,914</u>	<u>95,509</u>
b) Charitable activities				
Dover District Council	97,000	-	97,000	97,000
Dover District Council - Employment service	-	30,000	30,000	-
Money Advice Service	-	49,077	49,077	79,439
Cit A - Help to Claim	-	22,819	22,819	27,730
Citizens Advice Thanet	-	-	-	2,123
	<u>97,000</u>	<u>101,896</u>	<u>198,896</u>	<u>206,292</u>
c) Income from other trading activities				
Share of running costs of Deal premises	875	-	875	3,006
Maidstone CAB - room hire	-	-	-	1,162
Consultancy fees	-	-	-	4,130
Fundraising	1,326	-	1,326	100
	<u>2,201</u>	<u>-</u>	<u>2,201</u>	<u>8,398</u>
d) Investment income				
Bank interest received	497	-	497	503

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

3 EXPENDITURE

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Costs of raising funds :				
Wage costs	4,771	-	4,771	3,469
Charitable activities :				
Wage costs	59,852	105,164	165,016	108,002
Subcontract	-	1,350	1,350	2,250
Travel and other staff and volunteer costs	2,117	-	2,117	178
Hardship costs	-	5,315	5,315	6,084
Publicity	247	-	247	-
Telephone charges	4,357	-	4,357	4,741
Printing, postage and stationery	7,700	-	7,700	6,211
Information and training	668	-	668	435
CAB subscription and reference materials	5,547	-	5,547	4,025
Computer & office equipment support and maintenance	5,080	-	5,080	1,665
Property maintenance and cleaning	4,237	-	4,237	3,690
Covid PPE and cleaning	1,164	-	1,164	4,385
Estimated market value of premises provided by Dover District Council at no cost:				
Leased Deal premises	10,000	-	10,000	10,000
Dover premises	3,333	-	3,333	10,000
Rent	3,000	-	3,000	-
Sandwich utility costs	-	-	-	255
Office move costs	-	3,072	3,072	-
Utility costs	4,067	-	4,067	3,477
Sundries	-	-	-	-
Depreciation	10,305	-	10,305	4,720
Support costs				
Wage costs	54,872	7,280	62,152	38,193
Insurance	1,361	-	1,361	1,305
Bank charges and interest	176	-	176	161
Accountancy fees	1,766	-	1,766	1,974
Payroll costs	705	-	705	684
Governance costs				
Wage costs	3,181	-	3,181	2,313
Trustee and AGM expenses	-	-	-	-
Legal and professional	77	-	77	38
Independent Examiner's fee	1,500	-	1,500	1,500
	<u>185,312</u>	<u>122,181</u>	<u>307,493</u>	<u>216,286</u>
Total Expenditure	<u>190,083</u>	<u>122,181</u>	<u>312,264</u>	<u>219,755</u>

Of the total expenditure in 2021 of £219,755, £130,752 was unrestricted and £89,183 was restricted.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

4 NET EXPENDITURE IS STATED AFTER CHARGING	2022	2021
	£	£
Depreciation	10,305	4,720
Independent Examiner's remuneration :		
Management accounts/payroll	2,471	2,658
Independent Examiners' fee	1,500	1,500
	<u> </u>	<u> </u>

5 INFORMATION REGARDING EMPLOYEES	2022	2021
	£	£
Wages and salaries	218,383	145,035
Redundancy	2,790	-
Social security costs	14,466	9,302
Employer pension contributions	3,481	1,640
Employment Allowance	(4,000)	(4,000)
	<u> </u>	<u> </u>
	235,120	151,977
	<u> </u>	<u> </u>

The average monthly head count was 13 staff (2021 - 10 staff).

The average number of employees based on full time equivalents analysed by function was:

	2022	2021
	Number	Number
Advisory services	7	5
Management and administration	<u>2</u>	<u>2</u>
	9	7
	<u> </u>	<u> </u>

No employee received remuneration of more than £60,000 during the year or the preceding year.

No trustees received remuneration or expenses from the charity during the year (2021 - £Nil).

The total employee benefits (including employers national insurance) of the key management personnel of the charity were £31,806 (2021 - £23,129)

6 FIXED ASSETS	Leasehold	Furniture &	Computers,	
	Improvements	fittings	software &	Total
	£	£	equipment	£
Cost				
As at 1 April 2021	-	2,224	38,040	40,264
Additions	21,395	6,253	2,062	29,710
Disposals	-	-	-	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
As at 31 March 2022	21,395	8,477	40,102	69,974
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Depreciation				
As at 1 April 2021	-	2,038	31,130	33,168
Disposals	-	-	-	-
Charge for the year	<u>4,279</u>	<u>1,749</u>	<u>4,277</u>	<u>10,305</u>
As at 31 March 2022	4,279	3,787	35,407	43,473
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net book value				
As at 31 March 2022	<u>17,116</u>	<u>4,690</u>	<u>4,695</u>	<u>26,501</u>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
As at 31 March 2021	-	186	6,910	7,096
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

7 DEBTORS	2022	2021
	£	£
Other debtors	105	170
Accrued income	3,865	425
Prepayments	890	8,131
	<u>4,860</u>	<u>8,726</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2022	2021
	£	£
Taxation and social security	5,371	-
Other creditors	3,520	2,771
Accruals	4,802	2,551
Deferred income	30,000	-
	<u>43,693</u>	<u>5,322</u>

9 ANALYSIS OF NET ASSETS BETWEEN FUND

	General funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	26,501	-	26,501
Current assets	121,333	35,000	13,901	170,234
Current liabilities	<u>(43,693)</u>	<u>-</u>	<u>-</u>	<u>(43,693)</u>
Net assets as at 31 March 2022	<u>77,640</u>	<u>61,501</u>	<u>13,901</u>	<u>153,042</u>

ANALYSIS OF NET ASSETS BETWEEN FUND - PREVIOUS YEAR

	General funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	7,096	-	7,096
Current assets	118,708	45,000	5,316	169,024
Current liabilities	<u>(5,322)</u>	<u>-</u>	<u>-</u>	<u>(5,322)</u>
Net assets as at 31 March 2021	<u>113,386</u>	<u>52,096</u>	<u>5,316</u>	<u>170,798</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

10 MOVEMENT IN FUNDS

	As at 1 04 2021 £	Income £	Expenditure £	Transfers £	As at 31 03 2022 £
Restricted funds					
Money Advice Service	-	49,077	(54,289)	5,212	-
Help to Claim	-	22,819	(29,505)	6,686	-
Relocation	4,400	-	(3,072)	(1,328)	-
Hardship Fund	916	20,000	(5,315)	(3,000)	12,601
Video Equipment	-	1,300	-	-	1,300
Employment service	-	30,000	(30,000)	-	-
Total restricted funds	5,316	123,196	(122,181)	7,570	13,901
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	7,096	-	-	19,405	26,501
New project fund	10,000	-	-	(10,000)	-
Total designated funds	52,096	-	-	9,405	61,501
Unrestricted general funds	113,386	171,312	(190,083)	(16,975)	77,640
Total funds	170,798	294,508	(312,264)	-	153,042

RESTRICTED FUNDS

Money Advice Service

Money Advice Service funded Debt Advice Project in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 35 clients per month, completing an initial assessment and offering help and referral within Citizens Advice. The transfer of £5,212 from general funds is in respect of the costs of the service in excess of the income.

Help to Claim

We have continued to run Help to Claim with the DWP to assist people to obtain universal credit payments. The transfer from general funds is in respect of the costs of the service in excess of the income.

Relocation

A grant received last year from Deal Town Council to contribute to the costs of relocating our offices from Victoria Road to Park Street Deal.

Hardship Fund

We operated a hardship fund with funding received from Dover District Council which gives us the opportunity to provide essentials to people in the greatest need throughout the current financial climate.

Video Equipment

A grant from Dover District council to fund video/publishing equipment to allow us to create help videos to be embedded on our revised website. As at the year end this grant has not been used and therefore will be carried forward to next year.

Employment service

Dover District Council funded an employment specialist for two years from April 2021. They will work with those in the greatest need following employment issues to ensure they do not suffer from a lack of support or knowledge.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

DESIGNATED FUNDS

Charity closure

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

New project fund

This fund has been used in the year for the development of the new premises in Deal.

MOVEMENT IN FUNDS - PREVIOUS YEAR

	As at 1 04 2020 £	Income £	Expenditure £	Transfers £	As at 31 03 2021 £
Restricted funds					
Money Advice Service	-	79,439	(53,583)	(25,856)	-
Broadband	413	210	(641)	18	-
Help to Claim	-	29,853	(26,375)	(3,478)	-
Relocation	-	4,400	-	-	4,400
Hardship Fund	-	7,000	(6,084)	-	916
Covid 19 - Remote working	-	7,585	-	(7,585)	-
Covid 19 - Opening Up	-	2,259	-	(2,259)	-
Covid 19 - PPE	-	2,500	(2,500)	-	-
Total restricted funds	413	133,246	(89,183)	(39,160)	5,316
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	1,857	-	-	5,239	7,096
New project fund	10,000	-	-	-	10,000
Total designated funds	46,857	-	-	5,239	52,096
Unrestricted general funds	32,581	177,456	(130,572)	33,921	113,386
Total funds	79,851	310,702	(219,755)	-	170,798

RESTRICTED FUNDS - PREVIOUS YEAR

Money Advice Service

Money Advice Service funded Debt Advice Project in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 35 clients per month, completing an initial assessment and offering help and referral within Citizens Advice. The transfer of £25,856 to general funds is a contribution towards office and utility costs.

Broadband

Citizens Advice funded the installation of new broadband lines for each office and a contribution to its operation throughout the year to assist with telephone and webchat support for clients.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

RESTRICTED FUNDS - PREVIOUS YEAR - Cont'd**Help to Claim**

We have continued to run Help to Claim with the DWP to assist people to obtain universal credit payments. The transfer to unrestricted funds is a contribution towards office and utility costs.

Relocation

A grant received from Deal Town Council to contribute to the costs of relocating our offices from Victoria Road to Park Street Deal during 2021/22.

Hardship Fund

We operated a hardship fund with funding received from a local family trust and the Rotary Club of Deal which gave us the opportunity to provide essentials to people in the greatest need throughout the pandemic.

Covid 19 - Remote working

Funding received from Dover District Council to contribute towards the CAB's additional costs incurred in order that it could continue to support local clients during Covid and which helped us to work from home. The transfer relates to a contribution towards these costs.

Covid 19 - Opening Up

Funding received from Dover District Council to contribute towards the charity's additional costs involved in re-opening the charity's offices. This included Covid security measures for the office to enable us to return to face to face work. The transfer relates to a contribution towards these costs.

Covid 19 - PPE

Funding received from Dover District Council to contribute towards the charity's costs of personal protective equipment . The transfer relates to a contribution towards these costs.

DESIGNATED FUNDS - PREVIOUS YEAR**Charity closure**

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

New project fund

The Board allocated funding to help with the costs of relocating in Deal and expanding our premises in Dover. In the event the District Council covered the costs of the structural and decorative work in Dover which will enable us to use this funding for updated equipment, phone system and publicity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

11 FINANCIAL COMMITMENTS

At 31 March 2022 the Charity had future minimum lease payments under non-cancellable operating leases as follows:

	2022	2021
	£	£
within one year	1,219	11,328
within two to five years	1,828	19,174
after five years	-	-
	=====	=====

Up until July 2021, the charity leased its Deal premises from Dover District Council under a 25 year lease which was due to expire on the 13 December 2024. The rent of £10,000 p.a (included above) was fully funded by the Council.

12 MEMBERS LIABILITY

The company is a company limited by guarantee. The members' liability is limited to £1 each.

13 CORPORATION TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

14 RELATED PARTY TRANSACTIONS

There were no transactions with related parties during the year under review or the preceding year.

Accounts

Registered company number - 05316853
Registered charity number - 1108967

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

CONTENTS

	Pages
Report of the trustees	1 - 4
Independent Examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 16

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

The trustees have pleasure in presenting their report and the unaudited financial statements for the year ended 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 relating to small companies, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAILS**Charity name**

Dover, Deal & District Citizens Advice Bureau (a company limited by guarantee)

Company number

5316853

Charity number

1108967

Registered office

Maison Dieu Gardens
Dover
Kent
CT16 1TG

Chief executive and Company Secretary

Jan Stewart

Trustees/Directors

David Pestell	Chair	
Michael Eddy		(resigned 20.4.21)
Donnie Farago		
Pauline Goldsack		
Alan Clarke		
John Featherstone	Treasurer	(resigned 20.4.21)
Guy Banyard		(resigned 20.4.21)
Colin Hartley		(resigned 20.4.21)
Frances Tammer		(appointed 1.1.21, resigned 3.8.21)
Elizabeth Wenzelul		(appointed 1.1.21, resigned 3.8.21)

Council representatives

Cllr C Vinson
Cllr S Beer

Bankers

Lloyds Bank Plc
43-45 Sandgate Road
Folkestone
Kent
CT20 1RZ

Independent examiner

Mr S J Wren FCCA
Accountancy Matters (Kent) Limited
31 Queen Street
Ramsgate
Kent CT11 9DZ

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

Dover, Deal & District Citizens Advice Bureau (DDCAB) is a registered charity and a company limited by guarantee. The company has 12 members whose liability is limited to £1 each. The bureau is governed by its Memorandum and Articles of Association. DDCAB was incorporated on 20 December 2004, to take over the assets, liabilities and operations of Dover Citizens Advice Bureau and Deal & District Citizens Advice Bureau. The bureaux had operated as one organisation since April 2004 and the bureau took the operations of both bureaux on 1 August 2005. This report and the work and aims contained herein must be read against this background.

Recruitment and appointment of trustee directors

Directors are elected at the Annual General Meeting by the members of the bureau in accordance with the Articles of Association. The constitution contains provisions for the co-option of directors and the nomination of corporate representatives (subject to maxima) which have yet to be exercised. The directors elect a chair from amongst their number. The Bureau's principal funder (Dover District Council) appointed 2 representatives to supervise its interests.

Induction of trustee directors

Directors are provided with Citizens Advice publications on their duties and receive training from Citizens Advice.

Organisational structure

The Bureau is governed by its Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The directors carry the ultimate responsibility for the conduct of the bureau and for ensuring that the charity satisfies its legal and contractual obligations. Directors meet quarterly as a minimum and delegate the day to day operation of the organisation to management. The Board of Directors is independent of management. Directors' interests must be declared and noted in the minutes of Board Meetings. The directors have delegated day to day management of the charity to the Chief Executive. The Directors and the Chief Executive are the Key Management Personnel as defined by the Charities SORP FRS 102.

Related parties

The Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for the standards of advice and casework managements as well as monitoring progress against these standards. Operating policies are independently determined by the bureau's Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

The Bureau operates and liaises with a number of other advisory services, local charities and social services departments on behalf of itself and its clients. Where one of the directors holds the position of trustee/director of another charity, he/she may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Major risks

The directors recognise that any major risks to which the charity is exposed need to be reviewed regularly. To that end, the bureau is continually monitoring and managing its risks and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

OBJECTIVES AND ACTIVITIES**Objectives**

The charity's objectives are to promote any charitable purpose for the benefit of the community in Dover, Deal and District by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims

Dover and Deal Citizens Advice aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively.

Activities, achievements, performance and factors affecting achievement of objectives

Despite the most difficult of years coping with the ravages of the pandemic, Dover and Deal Citizens Advice continues to offer its usual comprehensive service to those in most need in our community. Demand is certainly rising and we are expecting it to continue to do so into the next financial year. Our staff and volunteers have been able to manage the situation because we have adapted our practices since we have been unable to meet clients face-to-face. A combination of new online and telephone technology and immense efforts by our staff and volunteers - often outside office hours - has meant that no client pleas for assistance have gone unanswered.

It has been a challenge for some of our volunteers to commit themselves to working from home, as some of the reward of giving time to our service has been the pleasure of working as part of a team; however, we have compensated for any volunteer hours lost through saving precious hours in not having to travel and being able to pick up the telephone rather than having to wait for appointments to start.

Because telephone contact does not require a geographical presence, we have been able to mitigate the effects of losing our office in Sandwich without abandoning any of its residence and work is now underway to find a new base in the town. At the end of June 2021, we were delighted to be able to open a whole new floor of refurbished office space including a well-equipped training and meeting room in Dover. In Deal, the news was even more exciting as we have been able to move to completely new premises in The Deal Centre which, thanks to the excellent project management skills of our CEO, matches the standards of our Dover accommodation. We are pleased to be able to share that building with other voluntary organisations and by moving out of a Victorian building, we will be able to save substantially on running costs. We could not have managed either move without the tremendous support of Dover District Council, which remains highly committed to our service and offers technical and advisory support over and beyond their generous financial backing.

FINANCIAL REVIEW

Short-term funding has effectively improved over the last financial year, by virtue of some savings made through changes to our pandemic working practices. We are also grateful for several emergency grants made from several sources in response to the national emergency. Nevertheless, we remain entirely dependent on our core funding from Dover District Council, without which we could not offer a service. We have also been able to offer substantial debt and benefit advice this year through funding from the Money Advice Service and Help-to-Claim respectively - national schemes directed to us from central Citizens Advice.

Reserves policy and going concern

The Trustees are required to ensure that unrestricted monies are available in each financial year to meet any reasonable foreseeable contingency. As such, we keep sufficient reserves to enable us to wind up the Charity without a deficit, should that prove necessary. We follow advice from the national body that a sum of £35,000 would be sufficient for this purpose. In reviewing the potential costs that could arise should a significant reduction in income be incurred, the directors have determined that unrestricted reserves should be maintained equal to approximately 3 months normal operating expenditure. At 31 March 2021 our unrestricted general reserves exceeded this amount. We are always alert to the possibility that our Service could face reduced funding and in those circumstances unrestricted reserves would be reduced if activities were to continue at the same level.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

Principal funding sources

The directors extend their gratitude to Dover District Council which continues to support the core operating capacity of the charity. Additional project-specific funding was received as mentioned above from Money Advice Service and from Help-to-Claim to operate further projects. We also receive donations from other sources including Deal Town Council, other parish councils, individuals and some local charities, in particular this year from South Foreland Rotary Club.

Our premises in Deal and Dover were provided by Dover District Council rent-free and we were lease holders for the former, which we had been sharing this year with other organisations which contributed to the costs of maintenance there. For the future, we have arranged appropriate contributions to The Deal Centre which we will be sharing

Investment policy and activities

The governing document gives power of investment to directors as they may decide fit. The directors believe that any investments should be in the lowest risk category. Apart from the designated funds, other cash funds arise because the Local Authority Grant is now paid in one instalment across the financial year, for which we are grateful. Accordingly, the trustees consider any investment to be short term in nature and that bank deposits are the most appropriate investment vehicle. Only our designated Charity Closure fund is held in the form of a bond.

FUTURE PLANS

We are aware that the pandemic has brought both challenges and opportunities. Many of our colleagues have become accustomed to working from home which has brought some advantages and opened up flexibility and the possibility of increasing efficiency and reducing costs. However, we are aware that the economic consequences of the pandemic are likely to create an additional client base who may need adjustments to the way we offer service. To this end, we will establish triage by telephone in order to ensure a focused and meaningful response to every client. We will build technology platforms based on user needs research and testing by using our much enhanced premises which have allowed for a greatly improved administration system.

We need to consider future funding. There are challenges around sustainable funding as we have not seen an increase in core funding in the last ten years. We need to invest in our future with our partners. Fundamentally our service is free at the point of delivery and must remain so, but we will implement a full review of our ways of working to ensure maximum value-for-money. We will increase the use of online technology and telephone technology to save costs and this will pay particular dividends in terms of training and sharing staff with other bureaux in emergency situations. At the end of the financial year we were fully staffed, but, aware of the pressures of demand for advice, we will continue to research ways of finding extra resources, either through fund-raising or sharing projects with other providers.

PUBLIC BENEFIT

The trustees confirm that they have complied with their duty as prescribed by section 4 of the Charities Act 2006 to have due regard to the Charity Commission public benefit guidance.

Signed on behalf of the Board of Trustees by :

Jan Stewart - Company secretary

Date : 2 November 2021

DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2021 which are set out on pages 6 to 16.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- 1 accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 386 of the 2006 Act other than any requirements that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**S J Wren FCCA
Accountancy Matters (Kent) Limited
Chartered Certified Accountants
31 Queen Street
Ramsgate
Kent
CT11 9DZ**

Date : 25 November 2021

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating an Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
		£	£	£	£
INCOME					
Donations and grants	2a	71,555	23,954	95,509	22,848
Charitable activities	2b	97,000	109,292	206,292	182,657
Income from other trading activities	2c	8,398	-	8,398	11,592
Investment income	2d	503	-	503	489
TOTAL INCOME		177,456	133,246	310,702	217,586
EXPENDITURE					
Costs of raising funds	3	3,469	-	3,469	4,389
Charitable activities	3	127,103	89,183	216,286	221,033
TOTAL EXPENDITURE		130,572	89,183	219,755	225,422
NET (EXPENDITURE)/INCOME FOR THE YEAR BEFORE TRANSFERS	4	46,884	44,063	90,947	(7,836)
Transfers between funds	10	39,160	(39,160)	-	-
NET MOVEMENT IN FUNDS FOR THE YEAR		86,044	4,903	90,947	(7,836)
Balances as at 1 April 2020		79,438	413	79,851	87,687
BALANCES AT 31 MARCH 2021		165,482	5,316	170,798	79,851

**BALANCE SHEET
AS AT 31 MARCH 2021**

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible assets	6	7,096	1,857
CURRENT ASSETS			
Debtors and prepayments	7	8,726	13,777
Balances at bank: Shawbrook Bank Limited		35,000	35,000
Lloyds Bank Plc		125,145	38,322
Cash in hand		153	209
		169,024	87,308
CURRENT LIABILITIES			
Creditors: amounts falling due within one year	8	(5,322)	(9,314)
		163,702	77,994
NET ASSETS	9	170,798	79,851
Represented by:			
FUNDS OF THE CHARITY			
Unrestricted general fund	10	113,386	32,581
Designated funds	10	52,096	46,857
Restricted funds	10	5,316	413
TOTAL FUNDS		170,798	79,851

For the financial year ended 31 March 2021 the company was entitled to exemption from audit under s.477 Companies Act 2006 and no members have deposited a notice under s.476 requiring an audit.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with s.386 of the Act for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Charities SORP (FRS 102).

Approved and signed for issue by the trustees on 2 November 2021.

David Pestell - Chair

Donnie Farago - Trustee

Company number - 05316853

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Dover, Deal & District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The principal accounting policies adopted are as follows:

a) Preparation of the accounts on a going concern basis

The accounts have been prepared on a going concern basis on the expectation that the charity will receive sufficient funding for at least one year from the date these accounts are formally approved. The Charity is heavily dependent on Dover District Council and a three year service level agreement ended on 31 March 2020 was extended until 2021 and is now being re issued. This delay does not threaten our funding and the directors are confident that the working relationship with our major funders is strong and that the Council's support will continue in line with streamlined planning for the post-pandemic future and our relocation.

b) Income

Grants receivable - grants made to finance the activities of the bureau are credited to the Statement of Financial Activities (SOFA) in the period to which they relate.

Bank interest - bank interest is included in the SOFA on receipt.

Other income - other income, including donations and gifts are included as they were received.

Gifts and intangible income - in addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

Deferred income - grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected within deferred income on the balance sheet.

c) Expenditure

All expenditure is accounted for on an accruals basis and includes VAT where applicable. All expenditure directly related to the provision of the advisory services is included within the charitable expenditure. Other costs incurred have been allocated between activities for generating funds and governance as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time spent.

d) Depreciation of fixed assets

Tangible fixed assets costing more than £200 are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows :

Computers, software and equipment	33% straight line
Furniture and fittings	25% straight line

e) Leases

Rental costs are charged to the Statement of Financial Activities as incurred.

f) Pensions

The pension cost charge in the Statement of Financial Activities represent the contributions payable by the bureau in the relevant year.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1 ACCOUNTING POLICIES

g) Fund accounting

Unrestricted funds are grants, donations and other incoming resources receivable by the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds relates to income to be used for specific purposes as laid down by the donor.

h) Significant judgements and estimates

No significant judgements have had to be made by the Trustees in preparing these financial statements

2 INCOME

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
a) Donations and grants				
Estimated market rent value of premises provided by Dover District Council at no cost:				
Leased Deal premises	10,000	-	10,000	10,000
Dover premises	10,000	-	10,000	10,000
Dover District Council	-	12,344	12,344	-
Deal Town Council	2,000	4,400	6,400	-
Cit A	30,472	210	30,682	500
Charities Aid Foundation	3,000	-	3,000	-
Dover Town Council	5,000	-	5,000	-
Kent Community Fund	5,000	-	5,000	-
The 1485 Charitable Trust	-	5,000	5,000	-
Rotary Club of Deal	-	2,000	2,000	-
Citizens Advice Hampshire	2,000	-	2,000	-
Donations	4,083	-	4,083	2,348
	<u>71,555</u>	<u>23,954</u>	<u>95,509</u>	<u>22,848</u>
b) Charitable activities				
Dover District Council	97,000	-	97,000	97,000
Money Advice Service	-	79,439	79,439	58,432
Cit A - Help to Claim	-	27,730	27,730	27,225
Citizens Advice Thanet	-	2,123	2,123	-
	<u>97,000</u>	<u>109,292</u>	<u>206,292</u>	<u>182,657</u>
c) Income from other trading activities				
Share of running costs of Deal premises	3,006	-	3,006	6,525
Maidstone CAB - room hire	1,162	-	1,162	1,162
Consultancy fees	4,130	-	4,130	3,500
Fundraising	100	-	100	405
	<u>8,398</u>	<u>-</u>	<u>8,398</u>	<u>11,592</u>
d) Investment income				
Bank interest received	503	-	503	489

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

3 EXPENDITURE

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Costs of raising funds :				
Wage costs	3,469	-	3,469	4,389
Charitable activities :				
Wage costs	37,232	70,770	108,002	104,220
Subcontract	-	2,250	2,250	4,330
Travel and other staff and volunteer costs	178	-	178	5,075
Hardship costs	-	6,084	6,084	-
Publicity	-	-	-	697
Telephone charges	4,100	641	4,741	4,081
Printing, postage and stationery	6,211	-	6,211	7,204
Information and training	435	-	435	1,518
CAB subscription and reference materials	4,025	-	4,025	4,339
Computer & office equipment support and maintenance	1,665	-	1,665	2,529
Property maintenance and cleaning	3,690	-	3,690	3,919
Covid PPE and cleaning	1,885	2,500	4,385	-
Estimated market value of premises provided by Dover District Council at no cost:				
Leased Deal premises	10,000	-	10,000	10,000
Dover premises	10,000	-	10,000	10,000
Sandwich utility costs	255	-	255	1,020
Utility costs	3,477	-	3,477	5,603
Sundries	-	-	-	838
Depreciation	4,720	-	4,720	4,401
Support costs				
Wage costs	31,255	6,938	38,193	42,565
Insurance	1,305	-	1,305	1,292
Bank charges and interest	161	-	161	199
Accountancy fees	1,974	-	1,974	1,884
Payroll costs	684	-	684	648
Governance costs				
Wage costs	2,313	-	2,313	2,926
Trustee and AGM expenses	-	-	-	270
Legal and professional	38	-	38	35
Independent Examiner's fee	1,500	-	1,500	1,440
	<u>127,103</u>	<u>89,183</u>	<u>216,286</u>	<u>221,033</u>
Total Expenditure	<u>130,572</u>	<u>89,183</u>	<u>219,755</u>	<u>225,422</u>

Of the total expenditure in 2020 of £225,422, £143,936 was unrestricted and £81,486 was restricted.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

4 NET EXPENDITURE IS STATED AFTER CHARGING	2021	2020
	£	£
Depreciation	4,720	4,401
Independent Examiner's remuneration :		
Management accounts/payroll	2,658	2,532
Independent Examiners' fee	1,500	1,440
	<u> </u>	<u> </u>

5 INFORMATION REGARDING EMPLOYEES	2021	2020
	£	£
Wages and salaries	145,035	146,320
Social security costs	9,302	9,046
Employer pension contributions	1,640	1,127
Employment Allowance	(4,000)	(3,000)
	<u> </u>	<u> </u>
	151,977	153,493
	<u> </u>	<u> </u>

The average monthly head count was 10 staff (2020 - 10 staff).

The average number of employees based on full time equivalents analysed by function was:

	2021	2020
	Number	Number
Advisory services	5	5
Management and administration	<u>2</u>	<u>2</u>
	7	7
	<u> </u>	<u> </u>

No employee received remuneration of more than £60,000 during the year or the preceding year.

No trustees received remuneration or expenses from the charity during the year (2020 - £Nil).

The total employee benefits (including employers national insurance) of the key management personnel of the charity were £23,129 (2020 - £29,266)

6 FIXED ASSETS	Furniture & fittings	Computers, software & equipment	Total
	£	£	£
Cost			
As at 1 April 2020	2,224	30,209	32,433
Additions	-	9,959	9,959
Disposals	<u>-</u>	<u>(2,128)</u>	<u>(2,128)</u>
As at 31 March 2021	<u>2,224</u>	<u>38,040</u>	<u>40,264</u>
Depreciation			
As at 1 April 2020	1,852	28,724	30,576
Disposals	-	(2,128)	(2,128)
Charge for the year	<u>186</u>	<u>4,534</u>	<u>4,720</u>
As at 31 March 2021	<u>2,038</u>	<u>31,130</u>	<u>33,168</u>
Net book value			
As at 31 March 2021	<u>186</u>	<u>6,910</u>	<u>7,096</u>
As at 31 March 2020	<u>372</u>	<u>1,485</u>	<u>1,857</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

7 DEBTORS	2021	2020
	£	£
Other debtors	170	2,620
Accrued income	425	10,293
Prepayments	8,131	864
	<u>8,726</u>	<u>13,777</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2021	2020
	£	£
Taxation and social security	-	800
Other creditors	2,771	2,438
Accruals	2,551	4,045
Deferred income	-	2,031
	<u>5,322</u>	<u>9,314</u>

9 ANALYSIS OF NET ASSETS BETWEEN FUND

	General funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	7,096	-	7,096
Current assets	118,708	45,000	5,316	169,024
Current liabilities	<u>(5,322)</u>	<u>-</u>	<u>-</u>	<u>(5,322)</u>
Net assets as at 31 March 2021	<u>113,386</u>	<u>52,096</u>	<u>5,316</u>	<u>170,798</u>

ANALYSIS OF NET ASSETS BETWEEN FUND - PREVIOUS YEAR

	General funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	1,857	-	1,857
Current assets	41,895	45,000	413	87,308
Current liabilities	<u>(9,314)</u>	<u>-</u>	<u>-</u>	<u>(9,314)</u>
Net assets as at 31 March 2020	<u>32,581</u>	<u>46,857</u>	<u>413</u>	<u>79,851</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

10 MOVEMENT IN FUNDS

	As at 1 04 2020 £	Income £	Expenditure £	Transfers £	As at 31 03 2021 £
Restricted funds					
Money Advice Service	-	79,439	(53,583)	(25,856)	-
Broadband	413	210	(641)	18	-
Help to Claim	-	29,853	(26,375)	(3,478)	-
Relocation	-	4,400	-	-	4,400
Hardship Fund	-	7,000	(6,084)	-	916
Covid 19 - Remote working	-	7,585	-	(7,585)	-
Covid 19 - Opening Up	-	2,259	-	(2,259)	-
Covid 19 - PPE	-	2,500	(2,500)	-	-
Total restricted funds	413	133,246	(89,183)	(39,160)	5,316
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	1,857	-	-	5,239	7,096
New project fund	10,000	-	-	-	10,000
Total designated funds	46,857	-	-	5,239	52,096
Unrestricted general funds	32,581	177,456	(130,572)	33,921	113,386
Total funds	79,851	310,702	(219,755)	-	170,798

RESTRICTED FUNDS

Money Advice Service

Money Advice Service funded Debt Advice Project in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 35 clients per month, completing an initial assessment and offering help and referral within Citizens Advice. The transfer of £25,856 to general funds is a contribution towards office and utility costs.

Broadband

Citizens Advice funded the installation of new broadband lines for each office and a contribution to its operation throughout the year to assist with telephone and webchat support for clients.

Help to Claim

We have continued to run Help to Claim with the DWP to assist people to obtain universal credit payments. The transfer to unrestricted funds is a contribution towards office and utility costs.

Relocation

A grant received from Deal Town Council to contribute to the costs of relocating our offices from Victoria Road to Park Street Deal during 2021/22.

Hardship Fund

We operated a hardship fund with funding received from a local family trust and the Rotary Club of Deal which gave us the opportunity to provide essentials to people in the greatest need throughout the pandemic.

Covid 19 - Remote working

Funding received from Dover District Council to contribute towards the CAB's additional costs incurred in order that it could continue to support local clients during Covid and which helped us to work from home. The transfer relates to a contribution towards these costs.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

RESTRICTED FUNDS Cont'd**Covid 19 - Opening Up**

Funding received from Dover District Council to contribute towards the charity's additional costs involved in re-opening the charity's offices. This included Covid security measures for the office to enable us to return to face to face work. The transfer relates to a contribution towards these costs.

Covid 19 - PPE

Funding received from Dover District Council to contribute towards the charity's costs of personal protective equipment . The transfer relates to a contribution towards these costs.

DESIGNATED FUNDS**Charity closure**

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

New project fund

The Board allocated funding to help with the costs of relocating in Deal and expanding our premises in Dover. In the event the District Council covered the costs of the structural and decorative work in Dover which will enable us to use this funding for updated equipment, phone system and publicity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

MOVEMENT IN FUNDS - PREVIOUS YEAR

	As at 1 04 2019 £	Income £	Expenditure £	Transfers £	As at 31 03 2020 £
Restricted funds					
Money Advice Service	-	58,432	(51,174)	(7,258)	-
Broadband	568	500	(655)	-	413
Counselling	2,850	1,243	(3,625)	(468)	-
Help to Claim	431	27,225	(26,032)	(1,624)	-
Total restricted funds	3,849	87,400	(81,486)	(9,350)	413
Designated funds					
Charity closure	-	-	-	35,000	35,000
Fixed assets fund	5,448	-	-	(3,591)	1,857
New project fund	10,000	-	-	-	10,000
Total designated funds	15,448	-	-	31,409	46,857
Unrestricted general funds	68,390	130,186	(143,936)	(22,059)	32,581
Total funds	87,687	217,586	(225,422)	-	79,851

RESTRICTED FUNDS - PREVIOUS YEAR

Money Advice Service

Money Advice Service funded Debt Advice Project in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 35 clients per month, completing an initial assessment and offering help and referral within Citizens Advice. The transfer of £7,258 to general funds is a contribution towards office and utility costs.

Broadband

Citizens Advice funded the installation of new broadband lines for each office and a contribution to its operation throughout the year to assist with telephone and webchat support for clients.

Counselling

Two generous restricted donations enabled the Board to set up counselling services in partnership with an outside provider. Some 40 clients benefitted from this service. However, funding shortfalls and difficulties with suitable accommodation in the future led to the suspension of these services which will be re-addressed in the context of future ways of working and affordability.

Help to Claim

We have continued to run this project funded by Citizens Advice which started on 1 April 2019. This project works with DWP to ensure that clients can access Universal Credit if it is suitable for them and to start the claim for the client and offer support until they receive their first payment.

DESIGNATED FUNDS - PREVIOUS YEAR

Charity closure

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created as the carrying value of the assets cannot be utilised for future expenditure.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

DESIGNATED FUNDS - PREVIOUS YEAR - Cont'd

New project fund

The Board has allocated funding to investigate new ways of delivering the service over the next 12 months. This funding will support the development of the first floor of our offices in Dover, the moving from our office in Deal and the setting up of outreach offices in Sandwich, Deal and any other centres deemed to be necessary

11 FINANCIAL COMMITMENTS

At 31 March 2021 the Charity had future minimum lease payments under non-cancellable operating leases as follows:

	2021	2020
	£	£
within one year	11,328	11,780
within two to five years	19,174	28,496
after five years	-	-

The charity leases its Deal premises from Dover District Council under a 25 year lease which is due to expire on the 13 December 2024. The rent of £10,000 p.a (included above) is currently fully funded by the Council.

12 MEMBERS LIABILITY

The company is a company limited by guarantee. The members' liability is limited to £1 each.

13 CORPORATION TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

14 RELATED PARTY TRANSACTIONS

There were no transactions with related parties during the year under review or the preceding year.