



**citizens
advice**

**Dover, Deal
& District**

The difference we make our impact in 2021 / 2022



**citizens
advice**

**Dover, Deal
& District**



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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.

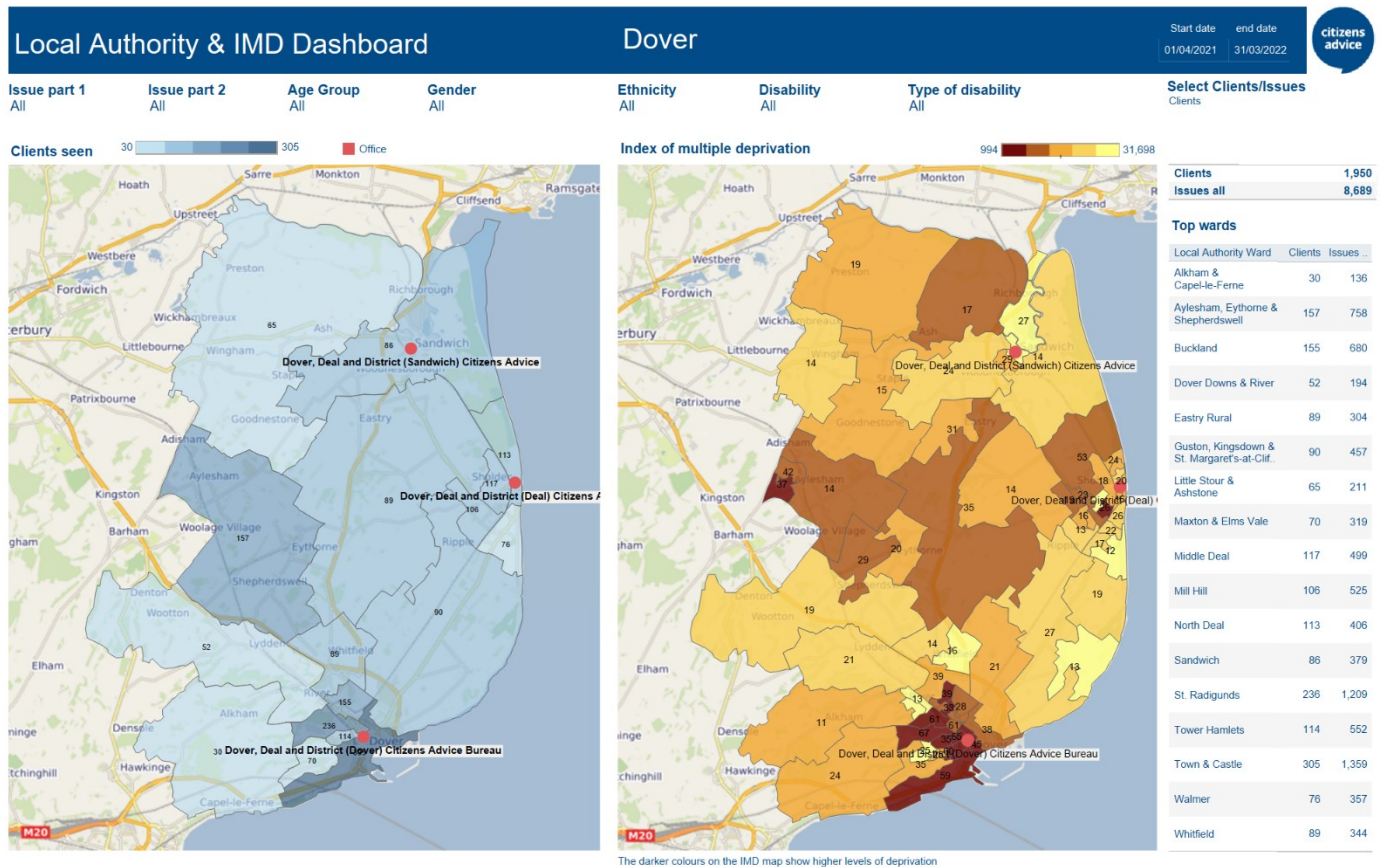
Thank you all so much for continuing to help those less fortunate than ourselves.

Jan Stewart (Chief Officer)

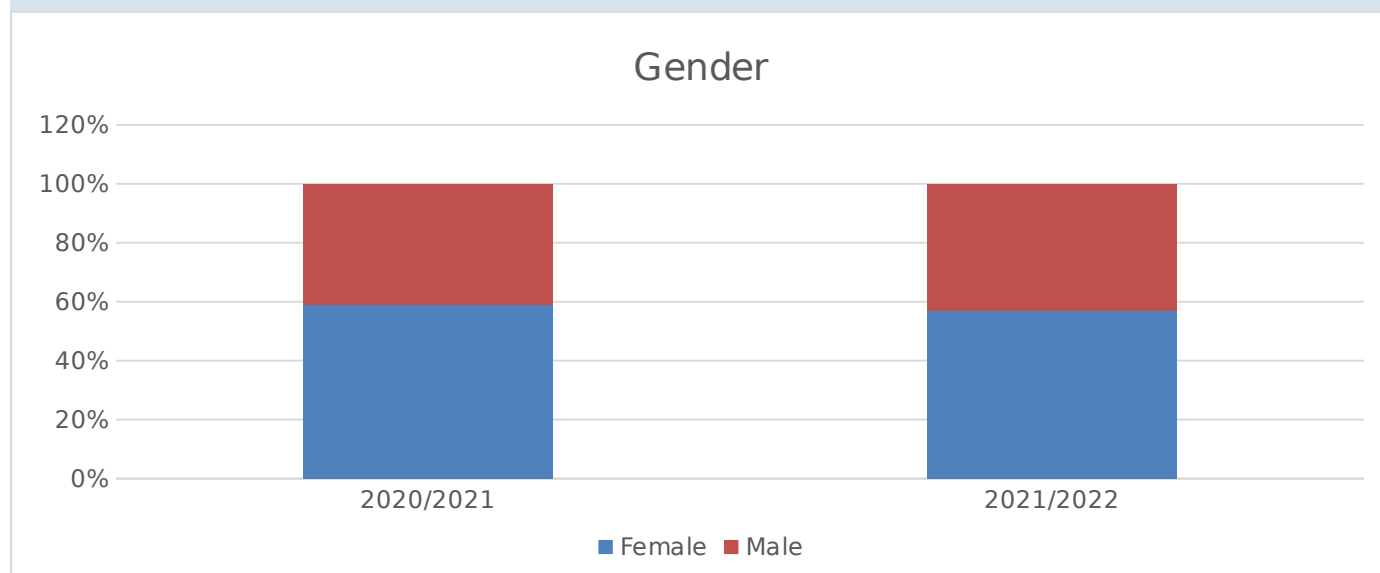
Local Statistics

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

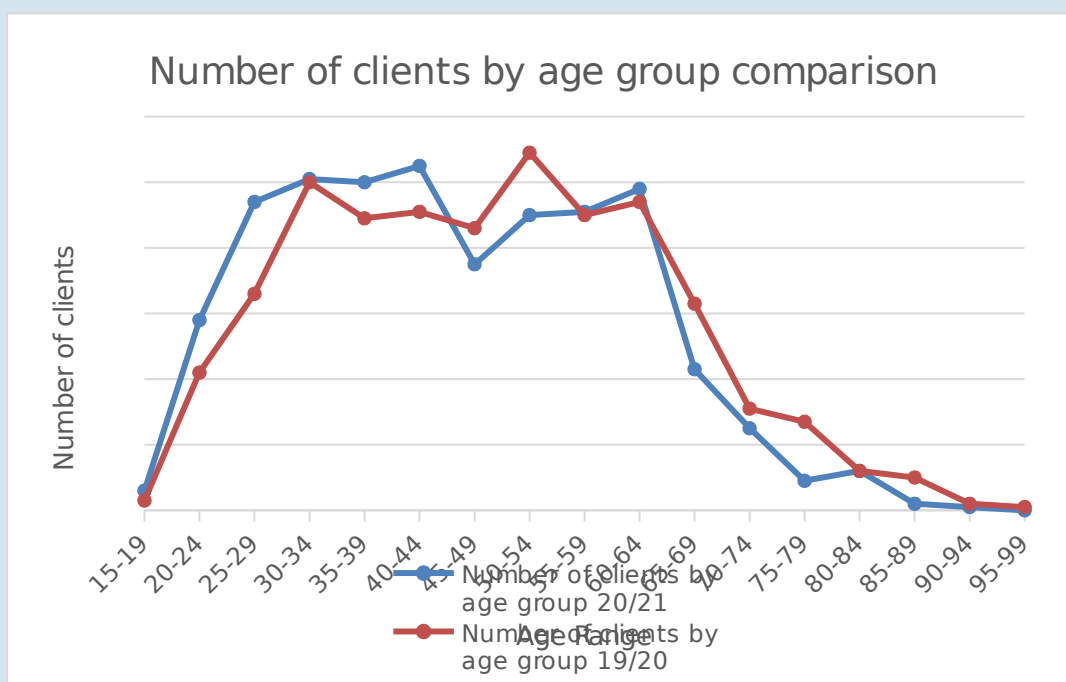
Of 1950 recorded clients they had 8689 issues for us to deal with



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

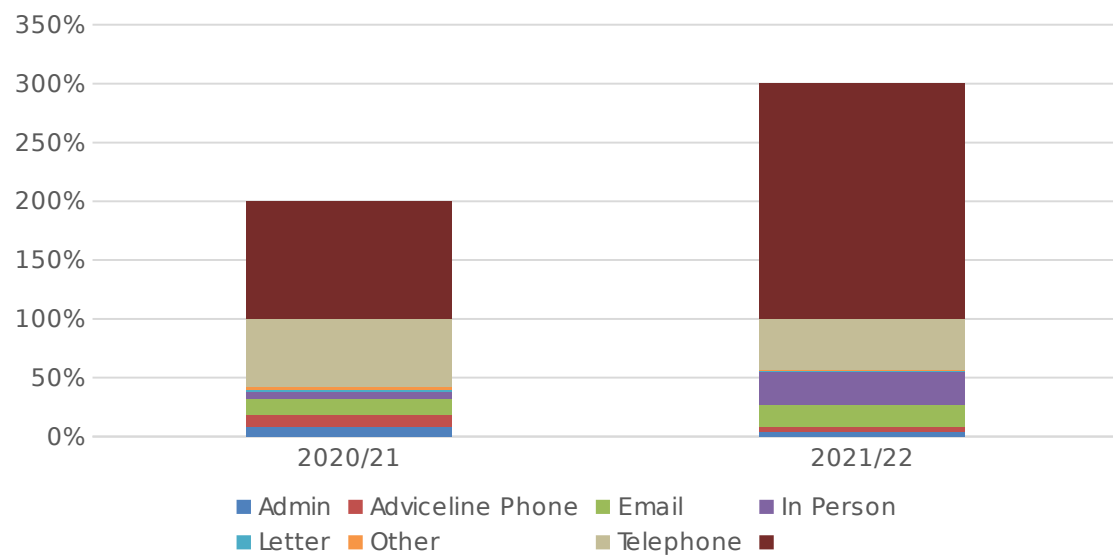


The average age of the people we saw was reduced.



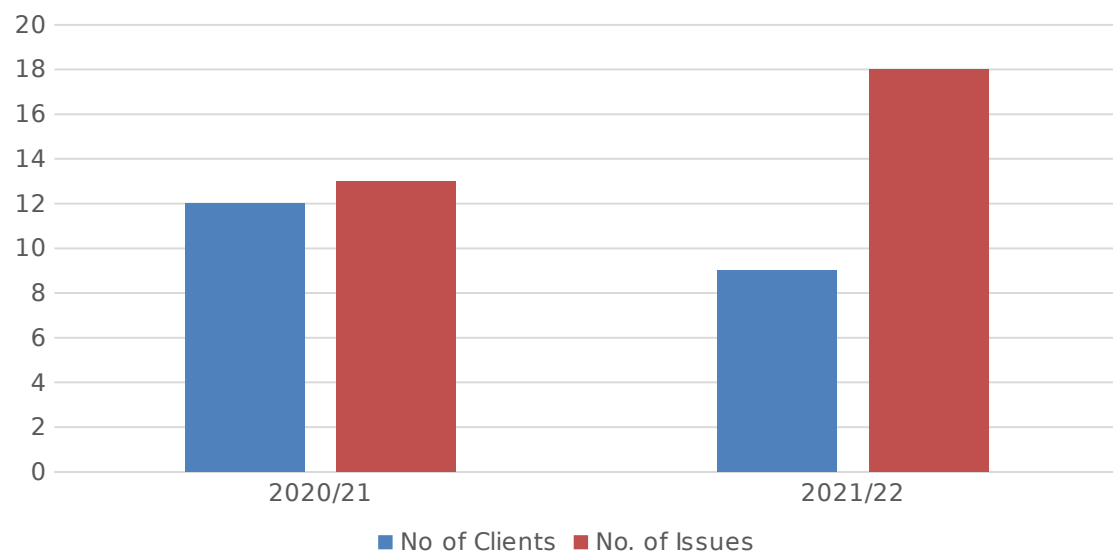
Repercussions of the pandemic still have an impact on how we give advice.

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

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**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.

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

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**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.