

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2025
for
Citizens Advice North East Derbyshire

Bates Weston LLP
Chartered Accountants
The Mills
Canal Street
Derby
DE1 2RJ

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for the Year Ended 31 March 2025

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Citizens Advice North East Derbyshire

Reference and Administrative Details
for the Year Ended 31 March 2025

TRUSTEES	J T Funnell F Bacon (resigned 5.12.2024) K M Salt MBE (resigned 5.12.2024) T G Johnstone M G Render C Thomas-Humphreys L K Smith (resigned 12.6.2024) B J Paget (appointed 1.5.2024) (resigned 25.3.2025) C A Baldwin (appointed 24.7.2024) T Allen (appointed 6.11.2024)
COMPANY SECRETARY	T A Eccleston
REGISTERED OFFICE	Clay Cross Active Market Street Clay Cross Chesterfield Derbyshire S45 9LX
REGISTERED COMPANY NUMBER	05933725 (England and Wales)
REGISTERED CHARITY NUMBER	1118194
INDEPENDENT EXAMINER	Bates Weston LLP Chartered Accountants The Mills Canal Street Derby DE1 2RJ
BANKERS	Unity Trust Bank Nine Brindley Place Birmingham B1 2HB

Report of the Trustees
for the Year Ended 31 March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the local authority districts of North East Derbyshire and Bolsover.

Public Benefit

We have referred to the guidance contained in the Charity Commissions' general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular the trustees consider how planned activities which are summarised below will contribute to the aims and objectives they have set. Details of how the Charity has delivered public benefit can be found in the activities for achieving objectives and review of activities sections.

Activities for achieving objectives

Citizens Advice North East Derbyshire (CA NED) 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 a lack of knowledge or an inability to express their needs effectively.

In addition to the continuing provision of high quality advisory services to the local community, the Charity will continue to seek divergent funding supported by its core funding.

CA NED is also involved in initiatives across North East Derbyshire, Bolsover and the County regarding Financial Inclusion and the Health and Wellbeing of the community as well as being Hate Crime Reporting Centre working in partnership with Safer Derbyshire and Stop Hate UK.

CA NED provides training and support with digital skills through its Digital Connect project. It offers free and friendly advice to residents who are experiencing digital exclusion. This support covers essential areas like internet safety, skill development, employability, productivity software, online transactions, and access to devices and data.

The principal activity of Citizens Advice North East Derbyshire remains the provision of free, confidential, independent, and impartial advice, information, and counsel to the public. This is usually provided through the main drop-in centre in Clay Cross and a variety of community buildings including GP Surgeries, libraries, and foodbanks throughout North East Derbyshire and Bolsover Districts. The backbone of our organisation is our free to call Adviceline complemented by email advice for those who prefer digital contact. In addition to generalist advice, the following specialist advisory services were provided:

- Specialist Debt Provision, accredited as a specialist casework service by Citizens Advice
- Public Health Advisory Service providing generalist advice to patients of GP practices and accessible community venues in North East Derbyshire and Bolsover Districts
- The provision of specialist Energy and Cost of Living Advice
- The provision of advice in foodbanks
- The provision of a telephone Adviceline
- Working in partnership with Trussell to provide a full-time adviser at Clay Cross foodbank
- The provision of advice to clients referred by Derbyshire Community Health Service professionals
- Digital Connect providing training and support with digital skills to residents experiencing digital exclusion, including internet safety, skill development, and accessing online services.
- Provision of specialist money advice on the Hartington Unit at Chesterfield Royal Hospital.

Report of the Trustees
for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Volunteers

Volunteers are at the heart of our organisation, providing invaluable assistance in both advising the public and administering the Charity. Their dedication and contributions to our Core Advice service at the Clay Cross drop-in centre, our Adviceline, and our Research and Campaigns work are deeply appreciated. All our volunteers receive in-depth training and support to increase their skills and confidence. This, combined with the other benefits of volunteering such as increased mental well-being and reduced social isolation, results in a remarkable Social Return on Investment of £3,199 per volunteer. At the end of 2024/25, we had 28 volunteers, contributing a total value of £89,572 to our services.

Achievements and performance

Review of activities

In 2024/2025, we made significant investments and expansions in our services, thanks to additional funding from various sources. This strategic diversification of our funding streams ensures we are not overly reliant on any single source, thereby enhancing our resilience and long-term sustainability.

Accessibility

We pride ourselves on our commitment to accessibility, ensuring our services reach those who need them most. Our Adviceline, primarily funded by Bolsover District Council, is a free local number utilising the national Citizens Advice platform, aims to resolve issues at the first point of contact. If further support is needed, we arrange phone or face-to-face appointments for in-depth casework.

A significant achievement in 2024 was securing five-year core funding from the Access to Justice Foundation. This funding enabled us to substantially boost the capacity of our Adviceline advisers during 2024/25, resulting in an impressive 90% of calls being answered in less than 2 minutes, significantly exceeding industry standards.

Recognising the diverse needs of our community, especially those with mental health challenges, neurodivergent individuals, younger people, and those who work during office hours, we also provide advice via email. In 2024, we revamped our main website to enhance accessibility and clarify contact methods. The Access to Justice funding has also been instrumental in modernising our online debt self-help tool, CABmoney, improving its user experience.

Beyond digital channels, we maintain a strong face-to-face presence, offering advice from 30 different community venues across the two districts we serve. We understand the vital importance of in-person support for many residents, ensuring our comprehensive advice is accessible through multiple channels. Alongside outreach provision, our main drop-in service in Clay Cross is open daily, and this is funded by our Core funding from North East Derbyshire District Council.

Foodbank Partnerships and Services

We've strengthened our commitment to addressing food insecurity by embedding advice workers directly within several food support initiatives. Funded by Derbyshire County Council, our advisers provided crucial support during main sessions at Eckington Food Pantry, Living Hope Foodbank at Holmewood, Blast in Shirebrook, and Langwith Food Pantry. This vital advice goes beyond immediate food needs, addressing underlying issues like income maximisation and debt management. Beyond direct provision, we also served as a referring agent to numerous foodbanks and pantries across the districts. A continued partnership with the Trussell Trust further solidified our impact, enabling a full-time advice service at the major Clay Cross foodbank facility.

Community Advice Services

Our community work is significantly bolstered by funding from Derbyshire County Council and North East Derbyshire District Council, supporting appointment sessions in GP surgeries and libraries. We also provide a vital drop-in advice service at Bolsover Library, partially funded by Old Bolsover Town Council. Notably, we hold a long-term Public Health Advisory Service contract, delivered in partnership with other Derbyshire Citizens Advice offices, and funded by Derbyshire County Council.

Report of the Trustees
for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Energy and Cost of Living Advice

Our dedicated Energy and Cost of Living Advice service, initially launched in 2023-2024 with funding from North East Derbyshire District Council's UK Shared Prosperity Fund, has continued to be a vital resource throughout 2024/25. This funding has allowed us to offer specialist advice within community venues and host workshops and events to raise awareness and provide crucial support. Furthermore, our contract with National Citizens Advice has enabled us to deliver specialist energy advice via telephone and significantly boost our overall Cost of Living advice provision across both districts. This important work has been further strengthened by our partnership with Nottingham Energy Partnership, through which we advise clients on joining the National Grid Priority Services Register.

Digital Connect

Our Digital Connect project represents a significant step in addressing digital exclusion within our communities. The initiative initially launched in July 2024, thanks to dedicated funding from North East Derbyshire District Council, allowing us to provide comprehensive digital training and support to residents across North East Derbyshire. Building on this success, we were able to expand the project into Bolsover District with additional funding from Bolsover District Council in partnership with BCVS, and also with support from Rural Action Derbyshire. This expansion ensures that even more residents facing digital barriers can access our free and friendly advice, enhancing their online skills, safety, and access to essential services and information. For long-term sustainability, we are also actively training Digital Champion volunteers to help support and empower their local communities.

Support for Early Years

An award-winning project, funded by the Derbyshire Community Health Service, concluded during 2024. We've applied key learnings from this initiative, particularly the need for straightforward referral routes and co-location for young parents seeking income maximisation including Disability Living Allowance for their children. This has informed our approach to providing a similar service to Positive 4 Young People in Clay Cross.

Specialist Services and Projects

We continued to expand our work in GP surgeries, funded by Derbyshire County Council Public Health, primarily through face-to-face provision with some telephone support for surgeries lacking space. Our debt work, funded by the Money and Pension Service (MaPS), is part of the East Midlands Money Advice project. In 2024/25, we secured additional funding from North East Derbyshire District Council's UK Prosperity Fund to provide bespoke specialist debt casework, complementing our existing MaPS-funded casework. Funding from the Department of Health's Suicide Prevention Fund enabled us to provide money advice for in-patients at the Hartington Unit, in partnership with Citizens Advice Derbyshire Districts. We also received funding to work with the British Deaf Association to raise awareness and improve training on deaf awareness.

Continuous Support from Local Councils

Core funding from North East Derbyshire District Council and Bolsover District Council underpins all our work, providing the essential financial foundation for our services and crucially enabling us to leverage in funding for vital projects. This core support goes a long way to cover our premises, governance, and office costs. Small grants including those from parish councils are also vital to our success.

Quality and Standards

We continue to meet standards for the Citizens Advice Quality of Advice Audit and Leadership Self-Assessment under the national membership scheme. We have retained our Advice Quality Assessment mark and casework accreditation for Debt Advice and Welfare Rights Advice. The introduction of a Wellbeing programme improved our People Management Survey score to Excellent. Our Quality of Advice score, audited by National Citizens Advice, remained Excellent throughout the year.

Client Satisfaction

Nationally conducted client experience surveys by Citizens Advice show high satisfaction, with clients finding solutions and resolving issues, leading to strong recommendations for our services. We are among the top-performing local offices in the country based on Client Survey scores.

Report of the Trustees
for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Flexible Working and Volunteer Support

Our staff work flexibly in a hybrid home/office/outreach pattern, except where face-to-face work is necessary. Advisers also work in the community at various outreach locations. Our main base is at Coney Green Business Centre, with some staff and volunteers based at our Drop-in Centre in Clay Cross (CABinstant). Volunteers work from the office with support and supervision from an Advice Session Supervisor.

AI Pilot

During 2024/25, we collaborated with other Citizens Advice offices on an Artificial Intelligence Pilot aimed at developing a case note summarisation tool. The insights gained from this pilot have driven further discovery work within the Citizens Advice network, with the goal of providing advisors with tools to streamline their administrative processes. This will free up valuable time, allowing them to focus more on clients and deliver unrestricted support.

Partnership Working

We understand that services are more effective when delivered collaboratively. That's why we work hard to establish and maintain strong partnerships with both statutory and non-statutory organisations and services across the districts. We actively participate in networking groups and events, such as those at Frasers Group -Shirebrook, which facilitate engagement with migrant workers. Our partner organisations include Citizens Advice Derbyshire Districts, Derbyshire Law Centre, Rhubarb Farm, Nottingham Energy Partnership, various foodbanks and pantries, Rural Action Derbyshire, Bolsover CVS, Derbyshire Voluntary Action, Derbyshire Libraries, GP surgeries, Chesterfield Royal Hospital, P4YP, British Deaf Association, Stop Hate UK, North East Derbyshire District Council, Bolsover District Council and Derbyshire County Council, among many others.

Activities and Impact

In the past year, we have:

- Handled 29,073 enquiries for residents of North East Derbyshire and Bolsover Districts. An increase of 17% on the previous year.
- Managed over £2.6 million of debt.
- Helped individuals secure nearly £4.9 million in benefits, grants, and other financial awards.

Factors Affecting the Achievement of Objectives

We've observed a significant increase in the complexity of cases, with isolated issues becoming rare. Our approach is to offer a holistic service, as clients typically present with an average of 4.8 interconnected issues. We've successfully addressed this by diversifying our funding streams and building our team's capacity to meet the rising demand. This capacity includes a robust volunteer base, which has grown to a record high of 28 volunteers over the last year. We're proud of our responsive service, evidenced by impressive call handling statistics that show our commitment to accessibility. Crucially, despite the increasing demand and complexity, the quality of our advice remains consistently high, as demonstrated by our AQS recognition and strong Citizens Advice quality audit scores.

We are also seeing more clients who are struggling due to digital exclusion and the challenges of accessing online services. While the cost of living remains a significant concern, affecting an estimated 43% of our cases in 2024/25, this is slightly lower than the 46% reported last year, indicating that while still a major issue, the situation may be stabilising.

Ongoing changes in welfare reform, such as those affecting Winter Fuel Allowance eligibility, continue to impact our services. We're seeing an unprecedented number of individuals requiring foodbank referrals, and energy costs remain a critical concern, forcing many to choose between heating and eating. Anticipated welfare reform changes in the coming year are expected to further increase demand for our services.

Investment policy and performance

The Charity does not currently hold material investments.

Report of the Trustees
for the Year Ended 31 March 2025

FINANCIAL REVIEW

Financial position

Total income increased in the year from £770,493 to £907,344. Expenditure increased in the year from £693,766 to £827,743, giving a net surplus of £79,601 compared to a net surplus of £76,727 in 2024.

Principle funding sources

The Trustee Board extend their gratitude to North East Derbyshire District Council and Bolsover District Council who continued to support the core operating capacity of the Charity. The Board are also extremely grateful to Derbyshire County Council for their continued support as our largest funder.

The Charity did not have any borrowings from either provider of funding or other sources at the balance sheet date.

Reserves policy

Citizens Advice North East Derbyshire is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The Charity will aim to achieve a projection of income for at least 12 months ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. The Charity will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed.

Total funds at 31 March 2025 were £381,842 (2024: £302,241) of which £6,317 (2024: £nil) are restricted funds and £375,525 (2024: £302,241) are unrestricted funds. Out of the unrestricted funds £38,526 (2024: £36,199) have been designated for specific purposes. Free reserves, excluding designated funds, are therefore £335,459 (2024: £262,146).

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustee Board have concluded that 'free' reserves should be maintained at a level equating to at least three months operating costs, which at March 2025 is forecast to be approximately £206,935. Free reserves exclude any designated reserves.

Based on the above figures, the charity is achieving its minimum reserves policy target. The reserves policy is reviewed by Trustees annually.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Charity constitution

Citizens Advice North East Derbyshire is an incorporated company Limited by Guarantee and a registered charity. It has been in existence since 1974. Citizens Advice North East Derbyshire is governed by its Memorandum and Articles of Association.

Recruitment and appointment of new trustees

We recruit new trustees based on the specific skills they can offer, identified through a Trustee skills audit. We also actively seek to ensure our Board is diverse in its skillset and that trustees represent our client base. To help us find younger trustees, we participate in the Board Apprenticeship scheme. The election of the Chair follows a separate process agreed upon by the Trustee Board.

Organisational structure and decision making

Citizens Advice North East Derbyshire is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the Charity. The Board carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations.

The Board meet as a minimum quarterly and delegate the day to day operation of the organisation to senior management. The Trustee Board is independent from management. The Charity's Business Plan is reviewed annually; using client needs data and an analysis of equality, diversity and inclusion for client profiles.

Report of the Trustees
for the Year Ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Pay policy for senior staff

Citizens Advice North East Derbyshire follows guidance from the National Association with regards the pay policy for senior staff.

Related parties

Citizens Advice North East Derbyshire is a member of Citizens Advice, the operational name of the National Association of Citizens Advice Charity, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice North East Derbyshire in order to fulfil its charitable objects and comply with the national membership requirements, including the adoption of mandatory policies where applicable.

The Charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients. Where one of the Trustee Board holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity, but not in the ultimate decision-making process. Where trustees are also elected members of the local authority any potential conflict of interest is declared at each meeting; this process is in place for all trustees to declare any potential conflicts of interest at each meeting.

Risk management

The Board recognises that any major risks to which the Charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice North East Derbyshire has a robust risk register that is a 'living' document and is presented to the Board quarterly in order to continually monitor and manage its risk.

Included in external risks is the loss of funding. Within our Funding Strategy, reviewed annually, the effects of loss of funding have been minimised where possible by the procedures that are being put in place, to ensure that funding is secured from a variety of sources and 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. These procedures will be periodically reviewed to ensure that they still meet the needs of the Charity.

During the year, board meetings and the AGM continued as planned.

Plans for future periods

Future developments

Funding continues to present ever growing challenges. The Board along with the Chief Executive keeps this under constant review and are looking for new avenues of funding particularly for extra Debt Advice, Energy Advice, Advice in foodbanks, digital inclusion, maintain face to face provision across the districts and to staff Adviceline. The preservation of our debt work is a priority for the charity.

Citizens Advice North East Derbyshire is committed to continually improving access to its services and extending them in the most efficient and cost-effective manner. A relocation in 2025 to consolidate all resources under one roof has resulted in savings for the organisation. We are also exploring ways to enhance our offerings for younger people through digital provision and targeted support for specific equality groups. To support these efforts, we will continuously review our services and client profiles.

Trustees' responsibilities statement

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

Report of the Trustees
for the Year Ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Disclosure of information to independent examiner

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant information of which the charitable company's independent examiner is unaware, and
- that the Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant information and to establish that the charitable company's independent examiner is aware of that information.

Independent Examiner

The Independent Examiner, Bates Weston, was appointed in November 2023 after a process of selection, for a period of three years.

Small company provisions

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

Approved by order of the board of trustees on 4 November 2025 and signed on its behalf by:

J T Funnell - Trustee

**Independent Examiner's Report to the Trustees of
Citizens Advice North East Derbyshire**

Independent examiner's report to the trustees of Citizens Advice North East Derbyshire ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

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 your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, 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 396 of the 2006 Act other than any requirement 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 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.

Sean Douglass FCA

Bates Weston LLP
Chartered Accountants
The Mills
Canal Street
Derby
DE1 2RJ

4 November 2025

Citizens Advice North East Derbyshire

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	280	-	280	71
Charitable activities	4				
Advice services		445,861	440,124	885,985	760,770
Investment income	3	14,390	-	14,390	8,936
Other income		6,556	133	6,689	716
Total		<u>467,087</u>	<u>440,257</u>	<u>907,344</u>	<u>770,493</u>
EXPENDITURE ON					
Charitable activities	5				
Advice services		<u>375,148</u>	<u>452,595</u>	<u>827,743</u>	<u>693,766</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	15	<u>91,939</u> <u>(18,655)</u>	<u>(12,338)</u> <u>18,655</u>	<u>79,601</u> <u>-</u>	<u>76,727</u> <u>-</u>
Net movement in funds		<u>73,284</u>	<u>6,317</u>	<u>79,601</u>	<u>76,727</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		302,241	-	302,241	225,514
TOTAL FUNDS CARRIED FORWARD		<u><u>375,525</u></u>	<u><u>6,317</u></u>	<u><u>381,842</u></u>	<u><u>302,241</u></u>

The notes form part of these financial statements

Balance Sheet
31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	10	1,540	-	1,540	3,896
CURRENT ASSETS					
Debtors	11	24,947	13,060	38,007	23,223
Cash at bank		384,361	91,231	475,592	358,699
		<u>409,308</u>	<u>104,291</u>	<u>513,599</u>	<u>381,922</u>
CREDITORS					
Amounts falling due within one year	12	(35,323)	(90,899)	(126,222)	(83,577)
NET CURRENT ASSETS		<u>373,985</u>	<u>13,392</u>	<u>387,377</u>	<u>298,345</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		375,525	13,392	388,917	302,241
CREDITORS					
Amounts falling due after more than one year	13	-	(7,075)	(7,075)	-
NET ASSETS		<u>375,525</u>	<u>6,317</u>	<u>381,842</u>	<u>302,241</u>
FUNDS	15				
Unrestricted funds				375,525	302,241
Restricted funds				6,317	-
TOTAL FUNDS				<u>381,842</u>	<u>302,241</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each 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 financial statements, so far as applicable to the charitable company.

Balance Sheet - continued
31 March 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on 4 November 2025 and were signed on its behalf by:

J T Funnell - Trustee

Citizens Advice North East Derbyshire

Cash Flow Statement
for the Year Ended 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	102,503	57,801
Net cash provided by operating activities		102,503	57,801
Cash flows from investing activities			
Interest received		14,390	8,936
Net cash provided by investing activities		14,390	8,936
Change in cash and cash equivalents in the reporting period		116,893	66,737
Cash and cash equivalents at the beginning of the reporting period		358,699	291,962
Cash and cash equivalents at the end of the reporting period		475,592	358,699

The notes form part of these financial statements

Citizens Advice North East Derbyshire

Notes to the Cash Flow Statement
for the Year Ended 31 March 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income for the reporting period (as per the Statement of Financial Activities)	79,601	76,727
Adjustments for:		
Depreciation charges	2,356	2,379
Interest received	(14,390)	(8,936)
Increase in debtors	(14,784)	(20,030)
Increase in creditors	49,720	7,661
Net cash provided by operations	<u>102,503</u>	<u>57,801</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank and in hand	358,699	116,893	475,592
	<u>358,699</u>	<u>116,893</u>	<u>475,592</u>
Total	<u>358,699</u>	<u>116,893</u>	<u>475,592</u>

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going concern

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

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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

- Income from donations is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- Income from donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from investments is included when it becomes receivable.
- Grant income is recognised when the charity becomes unconditionally entitled to that income. Where entitlement to grant income is subject to performance-related or other conditions, income is recognised in the Statement of Financial Activities in line with the achievement of performance and satisfaction of those conditions.

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

Expenditure

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

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by the charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither relates to raising funds for the charity nor part of its expenditure on charitable activities.

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

Tangible fixed assets

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

The trustees continue to operate a policy of not capitalising individual items of equipment costing less than £1,500, where the application of this policy does not materially misstate the financial statements.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

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

Computer equipment - 33% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	280	71
	<u>280</u>	<u>71</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Interest receivable	14,390	8,936
	<u>14,390</u>	<u>8,936</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

4. INCOME FROM CHARITABLE ACTIVITIES

		2025	2024
	Activity	£	£
Grants for advice services	Advice services	885,985	760,770
		<u> </u>	<u> </u>

A breakdown of the grants receivable by funder can be found in note 15.

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Advice services	736,189	91,554	827,743
	<u> </u>	<u> </u>	<u> </u>

6. SUPPORT COSTS

	Management £	Information technology £	Other £	Totals £
Advice services	7,743	39,756	44,055	91,554
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Support costs, included in the above, are as follows:

	2025 Advice services £	2024 Total activities £
Governance costs	7,743	15,304
Communication and IT	39,756	24,793
Premises	35,798	37,411
General office	8,257	7,778
	<u> </u>	<u> </u>
	91,554	85,286
	<u> </u>	<u> </u>

7. NET INCOME/(EXPENDITURE)

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

	2025 £	2024 £
Depreciation - owned assets	2,356	2,379
	<u> </u>	<u> </u>

8. TRUSTEES' REMUNERATION AND BENEFITS

During the year ended 31 March 2025, no trustees received any remuneration or other benefits (2024: Nil).

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

8. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

During the year ended 31 March 2025, no trustees had expenses reimbursed to them. (2024: £Nil).

9. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	623,307	518,346
Social security costs	54,939	44,961
Other pension costs	13,732	11,318
	<u>691,978</u>	<u>574,625</u>

The average monthly number of employees during the year was as follows:

	2025	2024
	26	22
Advisory and administration	<u>26</u>	<u>22</u>

No employees received emoluments in excess of £60,000.

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £175,069 (2024: £170,474).

10. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1 April 2024 and 31 March 2025	<u>7,138</u>
DEPRECIATION	
At 1 April 2024	3,242
Charge for year	<u>2,356</u>
At 31 March 2025	<u>5,598</u>
NET BOOK VALUE	
At 31 March 2025	<u>1,540</u>
At 31 March 2024	<u>3,896</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	10,235	16,267
Prepayments and accrued income	27,772	6,956
	<u>38,007</u>	<u>23,223</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	3,665	2,275
Social security and other taxes	13,501	11,531
Other creditors	6,088	2,584
Accruals and deferred income	102,968	67,187
	<u>126,222</u>	<u>83,577</u>

13. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Accruals and deferred income	7,075	-
	<u>7,075</u>	<u>-</u>

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	6,693	17,050
Between one and five years	-	6,693
	<u>6,693</u>	<u>23,743</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

15. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	266,042	92,045	(21,088)	336,999
Redundancy	31,199	-	-	31,199
New premises	5,000	-	-	5,000
GALA50	-	(2,433)	2,433	-
GP/PHAS	-	2,327	-	2,327
	<hr/>	<hr/>	<hr/>	<hr/>
	302,241	91,939	(18,655)	375,525
Restricted funds				
Bolsover District Council	-	(248)	248	-
EMMA	-	(2,527)	2,527	-
Derbyshire Community Health Services	-	(754)	754	-
Trussell Trust	-	(807)	807	-
EAP	-	(292)	292	-
Foodbanks	-	(1,348)	1,348	-
Postcode Lottery	-	(390)	390	-
Suicide Prevention	-	(949)	949	-
Access to Justice	-	2,261	-	2,261
Bolsover	-	(3,437)	3,437	-
Digital Connect	-	(2,517)	2,517	-
Relocation Fund	-	4,056	-	4,056
UKSPF Debt	-	(400)	400	-
UKSPF Energy	-	(4,986)	4,986	-
	<hr/>	<hr/>	<hr/>	<hr/>
	-	(12,338)	18,655	6,317
TOTAL FUNDS	<hr/>	<hr/>	<hr/>	<hr/>
	302,241	79,601	-	381,842

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	130,586	(38,541)	92,045
GALA50	4,653	(7,086)	(2,433)
GP/PHAS	331,848	(329,521)	2,327
	<hr/>	<hr/>	<hr/>
	467,087	(375,148)	91,939
Restricted funds			
Bolsover District Council	7,500	(7,748)	(248)
EMMA	82,317	(84,844)	(2,527)
Derbyshire Community Health Services	6,336	(7,090)	(754)
Trussell Trust	36,627	(37,434)	(807)
EAP	19,110	(19,402)	(292)
Foodbanks	24,500	(25,848)	(1,348)
Postcode Lottery	7,875	(8,265)	(390)
Suicide Prevention	38,088	(39,037)	(949)
Access to Justice	77,824	(75,563)	2,261
Bolsover	42,230	(45,667)	(3,437)
Digital Connect	27,975	(30,492)	(2,517)
Relocation Fund	7,400	(3,344)	4,056
UKSPF Debt	28,962	(29,362)	(400)
UKSPF Energy	33,513	(38,499)	(4,986)
	<hr/>	<hr/>	<hr/>
	440,257	(452,595)	(12,338)
TOTAL FUNDS	<hr/>	<hr/>	<hr/>
	907,344	(827,743)	79,601

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	192,001	64,204	9,837	266,042
Redundancy	28,513	-	2,686	31,199
New premises	5,000	-	-	5,000
	<hr/>	<hr/>	<hr/>	<hr/>
	225,514	64,204	12,523	302,241
Restricted funds				
Bolsover District Council	-	(791)	791	-
Derbyshire Community Health Services	-	17,238	(17,238)	-
Trussell Trust	-	(1,837)	1,837	-
CitA Cost of Living	-	(699)	699	-
Community Fund	-	(1,760)	1,760	-
CRT Foundation	-	(779)	779	-
EAP	-	(1,383)	1,383	-
Foodbanks	-	1,268	(1,268)	-
GP/PHAS	-	17,685	(17,685)	-
EMMA	-	(5,521)	5,521	-
North East Derbyshire District Council				
Energy	-	(10,086)	10,086	-
Postcode Lottery	-	(7)	7	-
Suicide Prevention	-	(805)	805	-
	<hr/>	<hr/>	<hr/>	<hr/>
	-	12,523	(12,523)	-
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	225,514	76,727	-	302,241

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	110,058	(45,854)	64,204
Restricted funds			
Bolsover District Council	42,230	(43,021)	(791)
Derbyshire Community Health Services	36,127	(18,889)	17,238
Trussell Trust	39,656	(41,493)	(1,837)
CitA Cost of Living	15,000	(15,699)	(699)
Community Fund	14,226	(15,986)	(1,760)
CRT Foundation	5,000	(5,779)	(779)
EAP	8,400	(9,783)	(1,383)
Foodbanks	22,300	(21,032)	1,268
GP/PHAS	334,087	(316,402)	17,685
EMMA	82,910	(88,431)	(5,521)
North East Derbyshire District Council			
Energy	33,483	(43,569)	(10,086)
Postcode Lottery	15,749	(15,756)	(7)
Suicide Prevention	11,267	(12,072)	(805)
	<u>660,435</u>	<u>(647,912)</u>	<u>12,523</u>
TOTAL FUNDS	<u>770,493</u>	<u>(693,766)</u>	<u>76,727</u>

Unrestricted Funds

General funds (Core) consists of grants received from North East Derbyshire District Council and other parish/town councils as well as miscellaneous donations and bank interest receivable.

Derbyshire County Council (Public Health Advisory Service project) - to provide advice in GP practices as part of health prevention measures.

Designated funds

Redundancy - funds set aside to cover redundancy costs in the event of a cessation of some of the restricted funding.

Office Provision- funds set aside for unexpected costs associated with running the offices.

Restricted funds

The main restricted funds and their purposes are as follows:

Bolsover District Council - to provide telephone advice provision and specialist case work service to the residents in the district of Bolsover.

East Midlands Money Advice (EMMA) - commissioned through the Money Advice and Pension Service to provide free debt advice.

Derbyshire Community Health Services - to provide advice for those referred by the funder, specifically for those in the 0-19 age group, those with long COVID, and the funder's own staff.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

15. MOVEMENT IN FUNDS - continued

Trussell Trust - to provide income maximisation and welfare benefits advice, along with specialist debt advice, to Clay Cross foodbank users.

Suicide Prevention Fund (Department of Health) - in partnership with Citizens Advice Derbyshire Districts, offering support and guidance to patients in the mental health unit at Chesterfield Royal Hospital.

North East Derbyshire District Council, UK Share Prosperity Fund (Energy Project) - to provide specialist energy and cost of living advice to residents in the district of North East Derbyshire.

North East Derbyshire District Council, UK Share Prosperity Fund (Debt Project) - to provide specialist debt advice to residents in the district of North East Derbyshire.

People's Postcode Lottery, Postcode Places Trust - funding to enhance our Adviceline and implement email advice to provide an effective multi-channel service.

National Association of Citizens Advice, Energy Advice Programme (EAP) - to provide specialist energy advice.

The Access to Justice Foundation, Improving Lives Through Advice -Core Funding to support the running costs of the organisation to enable more marginalised people to get access to free advice.

Digital Connect North East Derbyshire, North East Derbyshire District Council -Funding from North East Derbyshire District Council to provide a Digital Inclusion Project providing free digital skills training and access to devices for residents in the district of North East Derbyshire.

Digital Connect North East Derbyshire, Bolsover District Council-in partnership with (BCVS) who were commissioned by Bolsover District Council to provide a Digital Inclusion Project providing free digital skills training and access to devices for residents in the district of Bolsover.

Foodbanks, Derbyshire County Council -Funding to provide advice provision within foodbanks based in the districts of Bolsover and North East Derbyshire.

Gala50 -income and Expenditure generated from a fundraising event to celebrate 50 years of Citizens Advice North East Derbyshire.

Relocation Fund -grant income and expenditure for office relocation costs planned for 2025.

Transfers between funds

Transfers are made between designated funds to general funds where considered appropriate by the trustees.

Restricted funds in deficit are covered by transfers from unrestricted funds to make up any shortfall in funding. Where any restricted funds are in surplus, any such surplus is either carried forward or transferred to unrestricted funds in accordance with the underlying grant agreement or any instructions from the grant funder.

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.