

CITIZENS ADVICE CUMBRIA

England & Wales · Charity number 1079229

Details

Status Registered

Legal form Charitable company

Company number [03865647](#)

Registered 2000-02-02

Register [View on the Charity Commission register](#)

Contact

Address Citizens Advice Bureau
2 Sandgate
Penrith
Cumbria
CA11 7TP

Phone 03300563037

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN CUMBRIA BY THE ADVANCEMENT OF EDUCATION; THE PROTECTION OF HEALTH; THE RELIEF OF POVERTY, SICKNESS AND DISTRESS AND TO IMPROVE THE EFFICIENCY OF THE CHARITABLE PURPOSES OF CITIZENS ADVICE BUREAUX

Activities: Enabling cooperative actions in obtaining contracts covering the whole county, and subsequently coordinating their delivery by some or all of the five separate CA bureaux acting as sub-contractors

Classification

- **How:** Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** CUMBRIA
- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£285,976	£283,052	-	-
2024-03-31	£254,560	£254,086	-	-
2023-03-31	£206,146	£207,704	-	-
2022-03-31	£202,357	£209,087	-	-
2021-03-31	£203,670	£202,300	-	-

Trustees

Name	Role	Appointed
Andrew John Setters		2023-11-07
COLIN RANSHAW		2024-05-01
Claire Thornhill		2025-04-22
Craig Brown		2025-09-26
Geoffrey Peter Smith		2016-01-28
KAREN EVANS		2012-07-17
KEITH ANTHONY LITTLE		2012-07-17
MR ANDY AULD		
Richard Spencer Madden		2025-09-10
Shelley Amanda Hewitson		2015-04-28
Tara Francizca Edwards		2022-07-01

CITIZENS ADVICE CUMBRIA

England & Wales - Charity number 1079229

Accounts

Company Registration Number: 03865647
Charity Registration Number: 1079229

Citizens Advice Cumbria
Financial Statements
For the Year Ending
31 March 2025

JANE ASCROFT ACCOUNTANCY LIMITED

Chartered Accountants
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XP

Citizens Advice Cumbria

Financial Statements

Year Ended 31 March 2025

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Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Objectives and Activities

Objects

The Company is established to promote any charitable purpose for the benefit of the community in Cumbria by the advancement of education, the protection of health, the relief of poverty, sickness and distress.

Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the objectives and in planning for future activities.

Charity's aims

The aims of the Charity are to support the work of Cumbria's Local Citizens Advice and to co-ordinate the work and financing of county wide contracts to be implemented by Cumbria's Local Citizens Advice, comprising Allerdale, Barrow, Carlisle and Eden, Copeland, and South Lakes.

Achievements and Performance

Macmillan Cancer Support

Macmillan was our sole funder for 2024-25. Our work supporting people whose lives are affected by cancer, both patients and their families, to ease financial concerns and make sure that they have the income they need, continues to be a vital service. Our achievements during the period satisfied the requirements of Macmillan.

Review of charitable activities

The board of Citizens Advice Cumbria (CAC) continues to perform an enabling and consultative function to assist Cumbria's Local Citizens Advice (LCA) in offering coordinated advice services across the county. It does not exercise or possess executive powers over them but operates through the agreement and consent of the members. CAC does not provide advice services outside Cumbria. CAC has legal responsibility for those contracts secured in its name and the members enter into sub-contracts for the provisions of specified services.

In addition to providing a forum for sharing information and good practice for members, CAC provides a single Citizens Advice organisation within which funders and partner organisations can work. This can be crucial for county wide strategies which benefit the people of Cumbria, for example, reducing poverty, minimising the negative impacts of the cost-of-living crisis, and helping people into work. CAC manages contract and grant funding, channelling funding to LCAs according to contract and/or grant requirements. CAC also has responsibility for monitoring performance against contract and grant specifications. CAC is represented at national meetings of Citizens Advice consortia, providing further opportunities for sharing best practice and identifying current and future issues.

The Chief Officers of each LCA meet on a regular basis to review and monitor operations on county wide services and to discuss recommendations for service development to CAC.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2025

Strategic Development

The local government administrative structure of Cumbria was altered as from 1 April 2023. Cumbria was split geographically into Cumberland to the northwest and Westmorland & Furness to the southeast. New administrative centres for these areas absorbed the responsibilities previously discharged by both Cumbria County Council and the local district councils. CAC has helped the Cumbria LCAs to build and maintain productive working relationships with council officers and councillors during this period of change to ensure they continue to work with us as valued partners to achieve their strategic objectives. The transformation is still evolving, and it will take time to formalise new relationships. While the changes have the potential to affect LCAs, no impact has yet emerged on CAC as our main role is to operate county wide contracts and the only current funder is MacMillan.

In December 2024 the government published a White Paper on English Devolution, promising to devolve power and money from central government and create new funding streams devolved to local areas. It would include the election of regional Mayors, and in due course further alignment of services including the Police and Crime Commissioner and the Fire and Rescue Authority.

In February 2025 the Cumberland and Westmorland & Furness councils announced that they would seek a Mayoral Combined Authority for Cumbria, under the arrangements set out in the White Paper, which if accepted would be implemented in May 2026. A consultation paper was issued and CAC made a submission on behalf of the Cumbria LCAs, emphasising the needs of rural populations and seeking greater involvement of the voluntary sector in planning.

CAC has been hosting discussions with LCAs about the best way to respond to these changing circumstances, in the interests of clients throughout the county. These discussions will continue through the new financial year.

Financial Review

Financial Position

The trustees are satisfied that the Charity has adequate reserves to continue as a going concern for the next twelve months.

Principal financial management policies adopted in the year

A budget for the year was agreed at the beginning of the accounting period. Management accounts were presented at quarterly Trustee Board meetings with expenditure monitored against budgets. Policies regarding spending authorities and accounting procedures are laid out in the Financial Procedures policy.

Reserves policy

The Charity follows the guidance issued by the Charity Commission and seeks to maintain adequate reserves to meet the Charity's commitments for governance costs of at least nine months. It has been agreed that the reserves be set at £14,000. The Charity's costs for charitable activity are directly related to, and funded by, the contracts for which it has responsibility. Any future expenditure will be funded from those contracts.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2025

Principal funding sources

During the accounting period a contract was held with Macmillan Cancer Support (which combined the two contracts held previously), supporting people diagnosed with cancer and their families.

This project contributed 1% of its funding towards the governance and administrative costs of CAC.

Investment policy

The policy of the Charity is not to make investments, as liquid reserves may be used to help member LCAs to manage cash flow gaps between receipt of funder payments and their expenditure on providing services under the contract.

Donation policy

The policy of the Charity is not to give grants or donations to other charities or organisations. It does administer the payments of grants to its member organisations. These are shown in the accounts.

Plans for Future Periods

CAC's sole funder currently is MacMillan, via a contract expiring at the end of 2025. However, in April 2025 Macmillan notified national Citizens Advice that this contract will be extended until May 2026 but then terminated at this time. Work is underway within Citizens Advice nationally, to open discussions with Macmillan about possible options to continue our relationship once this contract expires.

Additionally, CAC and its members continue to look for additional funding streams to augment our income and services. There are continuing financial pressures on funders, and the current trend away from consortia-based contracts creates uncertainty. However, there may be a role for CAC if contracts offered under the new Cumbria local government arrangements are based on a wider geographical area than that of individual LCAs. In the meantime, CAC will continue to support the LCAs in representing Citizens Advice services to local government.

If there were no future sources of funding CAC would carry no financial risks, as the organisation would have no liabilities other than the small overhead in running the company. The risk, in terms of loss of income, would be borne by the LCAs.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2025

Structure, Governance and Management

Governing Document

Citizens Advice Cumbria is an incorporated organisation, governed by its Articles of Association. The present Articles are the result of amendment by special resolution dated 21st September 2010 and reflect the current CAC member structure. Whilst there are some differences between CAC's Articles and the national CA model articles, the latter are still under development and any further work by CAC will await their completion.

Methods adopted for the recruitment and appointment of new trustees

- a) Each local Citizens Advice (Allerdale, Barrow, Carlisle & Eden, Copeland and South Lakes) may nominate three representatives - two from its Board of Trustees together with the Chief Officer, to be a Trustee of CAC. There is no minimum or maximum period of office.
- b) Other Trustees may be appointed by the Board of Trustees, at any time and for any period, to bring necessary and relevant experience or expertise to the Charity.

Policies and procedures adopted for the recruitment and training of Trustees. All trustee nominees from the members are expected to have experience of and commitment to the ethos and work of Citizens Advice; this is supplemented by an induction detailing the structure, aims and procedures of Citizens Advice Cumbria.

Wider Network

Citizens Advice Cumbria works with all the Local Citizens Advice Offices in Cumbria and with national Citizens Advice, particularly with their staff in the North Region.

Membership

All Local Citizens Advice in Cumbria are members of CAC.

Organisational Structure

- a) The Company functions through a Trustee Board hereinafter referred to as the Board
- b) All members of the Board of Trustees are ex officio Trustees of the Charity and Directors of the Company.

Risks Policy

The company has no employees and therefore does not require cover for employer's risks.

As there are no employees there is no requirement to retain reserves covering redundancy costs.

The company has no buildings or other fixed assets and therefore requires no related insurance cover.

Third party cover is provided by Citizens Advice nationally based on our associate membership of Citizens Advice.

The company is only contracted to pay the LCAs from funds it receives from Funders and has no liability in the event that Funders do not extend the contract.

To prevent loss of income due to not adhering to the funder's contract the company has entered into formal agreements with each Local Citizens Advice concerning their participation in central contracts for which the company is responsible.

To limit any liability to Trustees in the event that such a contract becomes unaffordable forcing LCAs to default, CAC has taken Trustee indemnity insurance.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2025

Reference and Administrative Details

Registered charity name	Citizens Advice Cumbria
Charity registration number	1079229
Company registration number	03865647
Principal office and registered office	C/o Citizens Advice Carlisle and Eden Office 2 Sandgate Penrith Cumbria CA11 7TP

The Trustees

A J Setters	Chair
G P Smith	Citizens Advice Copeland (Treasurer)
J A Auld	Citizens Advice Carlisle & Eden
M C McKinlay	Citizens Advice Barrow In Furness (Resigned 20 September 2024)
K Evans	Citizens Advice South Lakes
K A Little	Citizens Advice Allerdale
S Hewitson	Citizens Advice Copeland
T F Edwards	Citizens Advice Allerdale
C Ranshaw	Citizens Advice South Lakes (Appointed 1 May 2024)
J Young	Citizens Advice Barrow In Furness (Appointed 15 October 2024, resigned 31 March 2025)

Company Secretary A J Setters assumed the role from 1 May 2024

Independent Examiner Jane Ascroft FCA MA (Cantab)
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XP

Small Company Provisions

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

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2025

The trustees' annual report was approved on 13/11/25 and signed on behalf of the board of trustees by:



A Setters (Chair)
Trustee

Citizens Advice Cumbria

Independent Examiner's Report to the Trustees of Citizens Advice Cumbria

Year Ended 31 March 2025

I report to the trustees on my examination of the financial statements of Citizens Advice Cumbria ('the charity') for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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.

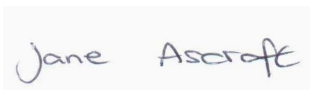
Independent Examiner's Statement

Since the charity'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 Institute of Chartered Accountants in England and Wales (ICAEW), 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 charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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.



Jane Ascroft FCA MA (Cantab)
Independent Examiner

Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XP

Citizens Advice Cumbria

Statement of Financial Activities (including income and expenditure account)

Year Ended 31 March 2025

		Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
	Note				
Income and endowments					
Charitable activities	5	–	285,510	285,510	251,148
Investment income	6	466	–	466	407
Other income	7	–	–	–	3,005
Total income		<u>466</u>	<u>285,510</u>	<u>285,976</u>	<u>254,560</u>
Expenditure					
Expenditure on charitable activities	8,9	1,309	281,743	283,052	254,086
Total expenditure		<u>1,309</u>	<u>281,743</u>	<u>283,052</u>	<u>254,086</u>
Net income		<u>(843)</u>	<u>3,767</u>	<u>2,924</u>	<u>474</u>
Transfers between funds		3,767	(3,767)	–	–
Net movement in funds		<u>2,924</u>	<u>–</u>	<u>2,924</u>	<u>474</u>
Reconciliation of funds					
Total funds brought forward		27,526	–	27,526	27,052
Total funds carried forward		<u>30,450</u>	<u>–</u>	<u>30,450</u>	<u>27,526</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 10 to 16 form part of these financial statements.

Citizens Advice Cumbria

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Current Assets			
Debtors	15	24,265	23,646
Cash at bank and in hand		<u>30,396</u>	<u>28,097</u>
		54,661	51,743
Creditors: amounts falling due within one year	16	<u>24,211</u>	<u>24,217</u>
Net Current Assets		<u>30,450</u>	<u>27,526</u>
Total Assets Less Current Liabilities		<u>30,450</u>	<u>27,526</u>
Net Assets		<u>30,450</u>	<u>27,526</u>
Funds of the Charity			
Unrestricted funds		<u>30,450</u>	<u>27,526</u>
Total charity funds	17	<u>30,450</u>	<u>27,526</u>

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 13/11/25, and are signed on behalf of the board by:



G P Smith (Treasurer)
Trustee

The notes on pages 10 to 16 form part of these financial statements.

Citizens Advice Cumbria

Notes to the Financial Statements

Year Ended 31 March 2025

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is C/o Citizens Advice Carlisle and Eden Office, 2 Sandgate, Penrith, Cumbria, CA11 7TP.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There were no judgements made or estimation uncertainty that would have a significant impact in these, or the following years', figures

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

3. Accounting Policies *(continued)*

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. 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 contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under 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 a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories 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 Assets

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

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

3. Accounting Policies *(continued)*

Depreciation

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

Equipment - Fully depreciated

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.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2025

4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2025 there were 10 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

5. Charitable Activities

	Restricted Funds £	Total Funds 2025 £	Restricted Funds £	Total Funds 2024 £
Macmillan Cancer Support	<u>285,510</u>	<u>285,510</u>	<u>251,148</u>	<u>251,148</u>

6. Investment Income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest	<u>466</u>	<u>466</u>	<u>407</u>	<u>407</u>

7. Other Income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Training income	<u>–</u>	<u>–</u>	<u>3,005</u>	<u>3,005</u>

8. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Macmillan Cancer Support	–	281,743	281,743
LCA Support	–	–	–
Support costs	<u>1,309</u>	<u>–</u>	<u>1,309</u>
	<u>1,309</u>	<u>281,743</u>	<u>283,052</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Macmillan Cancer Support	–	248,722	248,722
LCA Support	3,883	–	3,883
Support costs	<u>1,481</u>	<u>–</u>	<u>1,481</u>
	<u>5,364</u>	<u>248,722</u>	<u>254,086</u>

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2025

9. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£
Macmillan Cancer Support	281,743	–	281,743	248,722
LCA Support	–	–	–	3,883
Governance costs	–	1,309	1,309	1,481
	<u>281,743</u>	<u>1,309</u>	<u>283,052</u>	<u>254,086</u>

10. Independent Examination Fees

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>816</u>	<u>816</u>

11. Staff Costs

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

12. Trustee Remuneration and Expenses

No salaries or wages have been paid to employees, including the members of the Board, during the year.

Expenses of £Nil were reimbursed to trustees during the year (2023 - £Nil).

13. Transfers Between Funds

There was a transfer from the Macmillan Cancer Support restricted fund to unrestricted reserves totalling £3,767 in relation to a set percentage management fee.

14. Tangible Fixed Assets

	Equipment £
Cost	
At 1 April 2024 and 31 March 2025	<u>1,364</u>
Depreciation	
At 1 April 2024 and 31 March 2025	<u>1,364</u>
Carrying amount	
At 31 March 2025	<u>–</u>
At 31 March 2024	<u>–</u>

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2025

15. Debtors

	2025	2024
	£	£
Macmillan debtor	<u>24,265</u>	<u>23,646</u>

16. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	816	816
Macmillan partner payments owed to local CitA offices	<u>23,395</u>	<u>23,401</u>
	<u>24,211</u>	<u>24,217</u>

17. Analysis of Charitable Funds

Unrestricted funds

	At			At 31 March	
	1 April 2024	Income	Expenditure	Transfers	2025
	£	£	£	£	£
General funds	13,526	466	(1,309)	3,767	16,450
Designated Funds	<u>14,000</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>14,000</u>
	<u>27,526</u>	<u>466</u>	<u>(1,309)</u>	<u>3,767</u>	<u>30,450</u>

	At			At 31 March	
	1 April 2023	Income	Expenditure	Transfers	2024
	£	£	£	£	£
General funds	13,052	3,412	(5,364)	2,426	13,526
Designated Funds	<u>14,000</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>14,000</u>
	<u>27,052</u>	<u>3,412</u>	<u>(5,364)</u>	<u>2,426</u>	<u>27,526</u>

Designated funds comprise £8,000 held as a cash flow buffer for member Local Citizens Advice and £6,000 for Strategic Development projects.

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

17. Analysis of Charitable Funds *(continued)*

Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
MacMillan Cancer Support	—	<u>285,510</u>	<u>(281,743)</u>	<u>(3,767)</u>	<u>—</u>

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
MacMillan Cancer Support	—	<u>251,148</u>	<u>(248,722)</u>	<u>(2,426)</u>	<u>—</u>

The specific purposes for which funds are to be applied are as follows:

MacMillan Cancer Support

The funding from Macmillan is to provide a specialist welfare benefits advice service to people affected by cancer.

18. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Total Funds 2025 £
Current assets	54,661	54,661
Creditors less than 1 year	<u>(24,211)</u>	<u>(24,211)</u>
Net assets	<u>30,450</u>	<u>30,450</u>

	Unrestricted Funds £	Total Funds 2024 £
Current assets	51,743	51,743
Creditors less than 1 year	<u>(24,217)</u>	<u>(24,217)</u>
Net assets	<u>27,526</u>	<u>27,526</u>

19. Related Parties

The trustees all represent local CitA offices to whom the funding is distributed.

Citizens Advice Cumbria

Management Information

Year Ended 31 March 2025

The Following Pages Do Not Form Part of the Financial Statements.

Citizens Advice Cumbria

Detailed Statement of Financial Activities

Year Ended 31 March 2025

	2025 £	2024 £
Income and endowments		
Charitable activities		
Macmillan Cancer Support	285,510	251,148
	<u> </u>	<u> </u>
Investment income		
Bank interest	466	407
	<u> </u>	<u> </u>
Other income		
Training income	–	3,005
	<u> </u>	<u> </u>
Total income	285,976	254,560
	<u> </u>	<u> </u>
Expenditure		
Macmillan Cancer Support		
Partner payments to local CitA offices - Macmillan	281,743	248,722
	<u> </u>	<u> </u>
LCA Support		
Training costs	–	3,455
Marketing	–	192
Other	–	236
	<u> </u>	<u> </u>
	–	3,883
	<u> </u>	<u> </u>
Governance costs		
Premises hire	–	263
Insurance	249	185
Marketing	100	–
Independent Examination fees	816	816
Membership fees	50	50
Bank charges	60	60
Other costs	34	107
	<u> </u>	<u> </u>
	1,309	1,481
	<u> </u>	<u> </u>
Total expenditure	283,052	254,086
	<u> </u>	<u> </u>
Net income	2,924	474
	<u> </u>	<u> </u>

CITIZENS ADVICE CUMBRIA

England & Wales - Charity number 1079229

Accounts

Company Registration Number: 03865647
Charity Registration Number: 1079229

Citizens Advice Cumbria
Financial Statements
For the Year Ending
31 March 2024

JANE ASCROFT ACCOUNTANCY LIMITED

Chartered Accountants
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Citizens Advice Cumbria

Financial Statements

Year Ended 31 March 2024

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Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

Objectives and Activities

Objects

The Company is established to promote any charitable purpose for the benefit of the community in Cumbria by the advancement of education, the protection of health, the relief of poverty, sickness and distress.

Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the objectives and in planning for future activities.

Charity's aims

The aims of the Charity are to support the work of Cumbria's Local Citizens Advice and to co-ordinate the work and financing of county wide contracts to be implemented by Cumbria's Local Citizens Advice, comprising Allerdale, Barrow, Carlisle and Eden, Copeland, and South Lakes.

Achievements and Performance

Macmillan Cancer Support

Macmillan was our sole funder for 2023-24. Our work supporting people whose lives are affected by cancer, both patients and their families, to ease financial concerns and make sure that they have the income they need continues to be a vital service. Our achievements during the period satisfied the requirements of Macmillan.

Review of charitable activities

The board of Citizens Advice Cumbria (CAC) continues to perform an enabling and consultative function to assist Cumbria's Local Citizens Advice (LCA) in offering coordinated advice services across the county. It does not exercise or possess executive powers over them but operates through the agreement and consent of the members. CAC does not provide advice services outside Cumbria. CAC has legal responsibility for those contracts secured in its name and the members enter into sub contracts for the provisions of specified services.

In addition to providing a forum for sharing information and good practice for members, CAC provides a single Citizens Advice organisation within which funders and partner organisations can work. This can be crucial for county wide strategies which benefit the people of Cumbria, for example, reducing poverty, minimising the negative impacts of the cost of living crisis, helping people into work. CAC manages contract and grant funding, channelling funding to LCAs according to contract and/or grant requirements. CAC also has responsibility for monitoring performance against contract and grant specifications. CAC is represented at national meetings of Citizens Advice consortia providing further opportunities for sharing best practice and identifying current and future issues.

The Chief Officers of each LCA meet on a regular basis to review and monitor operations on county wide services and to discuss recommendations for service development to CAC.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2024

Strategic Development

The local government administrative structure of Cumbria was altered as from 1 April 2023. Cumbria was split geographically into Cumberland to the west and Westmoreland & Furness to the east. New administrative centres for these areas absorbed the responsibilities previously discharged by both Cumbria County Council and the local district councils. CAC has helped the Cumbria LCAs to build and maintain productive working relationships with council officers and councillors during this period of change to ensure they continue to work with us as valued partners to achieve their strategic objectives. The transformation is challenging and will take considerable time to resolve those challenges. While the changes have the potential to affect LCAs, no impact has yet emerged on CAC as our main role is to operate county wide contracts and the only current funder is MacMillan.

Financial Review

Financial Position

The trustees are satisfied that the Charity has adequate reserves to continue its work for the next twelve months.

At the end of the year 2023/2024 we had total funds of £27526 (cf £27052 for 2022/23) of which £5,500 is designated for county-wide training and marketing, £1500 has been allocated for partnership working to support LCAs during the local government reorganisation, £2200 is to be retained for CAC expenses and the remainder is to be used when funds permit to improve LCA cash flow as stated under 'Investment Policy' below (subject to any strategic development projects being required as a result of external changes as listed above.)

Principal financial management policies adopted in the year

A budget for the year was agreed at the beginning of the accounting period. Management accounts were presented at quarterly Trustee Board meetings with expenditure monitored against budgets. Policies regarding spending authorities and accounting procedures are laid out in the Financial Procedures policy.

Reserves policy

The Charity follows the guidance issued by the Charity Commission and seeks to maintain adequate reserves to meet the Charity's commitments for governance costs of at least nine months. It has been agreed that the reserves be set at £14,000. The Charity's costs for charitable activity are directly related to, and funded by, the contracts for which it has responsibility. Any future expenditure will be funded from those contracts.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2024

Principal funding sources

During the accounting period two contracts were held. In addition to the long running contract by Macmillan Cancer Support for Welfare Benefits Advice for people diagnosed with cancer and their families, MacMillan funded additional support (for the same purpose) via a new contract; the Booster contract.

These projects contributed 1% of their funding towards the governance and administrative costs of CAC.

Investment policy

The policy of the Charity is not to make investments as liquid reserves may be used to help member LCAs to manage cash flow gaps between receipt of funder payments and their expenditure on providing services under the contract.

Donation policy

The policy of the Charity is not to give grants or donations to other charities or organisations. It does administer the payments of grants to its member organisations. These are shown in the accounts.

Plans for Future Periods

Our sole funder currently is MacMillan, via both a three year contract, continuing to the end of 2024 and a 15 month Booster contract also expiring at the end of 2024. MacMillan have initiated the process for extending both contracts beyond this date and we are confident that the funding will continue. CAC and its members continue to look for additional funding streams to augment our income and services, however there are continuing financial pressures on our funders. The changing environment and current trend away from consortia based contracts creates uncertainty for the future of the consortium but there may be a role if contracts offered under the new local government arrangements are based on a wider geographical area than that of individual LCAs. If there are no future sources of funding our charity would carry no financial risks as we would have no liabilities. The risk would be borne by the LCAs.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2024

Structure, Governance and Management

Governing Document

Citizens Advice Cumbria is an incorporated organisation, governed by its Articles of Association. The present Articles are the result of amendment by special resolution dated 21st September 2010. Considerable work has been undertaken to update the articles to more closely match the current National CA model articles. However CA are now seeking to update the model articles so we have been involved in their development.

Methods adopted for the recruitment and appointment of new trustees

- a) Each local Citizens Advice (Allerdale, Barrow, Carlisle & Eden, Copeland and South Lakes) may nominate three representatives - two from its Board of Trustees together with the Chief Officer, to be a Trustee of CAC. There is no minimum or maximum period of office.
- b) Other Trustees may be appointed by the Board of Trustees, at any time and for any period, to bring necessary and relevant experience or expertise to the Charity.

Policies and procedures adopted for the recruitment and training of Trustees.

All trustee nominees from the members are expected to have experience of and commitment to the ethos and work of Citizens Advice; this is supplemented by an induction pack detailing the structure, aims and procedures of Citizens Advice Cumbria.

Wider Network

Citizens Advice Cumbria works with all the Local Citizens Advice Offices in Cumbria and with national Citizens Advice, particularly with their staff in the North Region.

Membership

All Local Citizens Advice in Cumbria are members of CAC.

Organisational Structure

- a) The Company functions through a Trustee Board hereinafter referred to as the Board
- b) All members of the Board of Trustees are ex officio Trustees of the Charity and Directors of the Company.

Risks Policy

The company has no employees and therefore does not require cover for employer's risks.

As there are no employees there is no requirement to retain reserves covering redundancy costs.

The company has no buildings or other fixed assets and therefore requires no related insurance cover.

Third party cover is provided by Citizens Advice nationally based on our associate membership of Citizens Advice.

The company is only contracted to pay the LCAs from funds it receives from Funders and has no liability in the event that Funders do not extend the contract.

To prevent loss of income due to not adhering to the funder's contract the company has entered into formal agreements with each Local Citizens Advice concerning their participation in central contracts for which the company is responsible.

To limit any liability to Trustees in the event that such a contract becomes unaffordable forcing LCAs to default, we have taken Trustee indemnity insurance.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2024

Reference and Administrative Details

Registered charity name	Citizens Advice Cumbria
Charity registration number	1079229
Company registration number	03865647
Principal office and registered office	C/o Citizens Advice Carlisle and Eden Office 2 Sandgate Penrith Cumbria CA11 7TP

The Trustees

A J Setters	Chair (Appointed 7 November 2023)
J Whitehead	Citizens Advice South Lakes (Resigned 23 October 2023)
G P Smith	Citizens Advice Copeland (Treasurer)
J A Auld	Citizens Advice Carlisle & Eden
D Shepherd	Citizens Advice Carlisle & Eden (Resigned 31 May 2023)
M C McKinlay	Citizens Advice Barrow In Furness
K Evans	Citizens Advice South Lakes
K A Little	Citizens Advice Allerdale
W Robinson	Citizens Advice Barrow In Furness (Resigned 16 January 2024)
S Hewitson	Citizens Advice Copeland
T F Edwards	Citizens Advice Allerdale

Company Secretary W J Robinson (to 16 January 2024; A J Setters assumed the role from 1 May 2024)

Independent Examiner Jane Ascroft FCA MA (Cantab)
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Small Company Provisions

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

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2024

The trustees' annual report was approved on 15/10/24 and signed on behalf of the board of trustees by:



A Setters (Chair)
Trustee

Citizens Advice Cumbria

Independent Examiner's Report to the Trustees of Citizens Advice Cumbria

Year Ended 31 March 2024

I report to the trustees on my examination of the financial statements of Citizens Advice Cumbria ('the charity') for the year ended 31 March 2024.

Responsibilities and Basis of Report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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 charity'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 Institute of Chartered Accountants in England and Wales (ICAEW), 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 charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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.



Jane Ascroft FCA MA (Cantab)
Independent Examiner

Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Citizens Advice Cumbria

Statement of Financial Activities (including income and expenditure account)

Year Ended 31 March 2024

		2024	2023		
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Note	£	£	£	£
Income and endowments					
Charitable activities	5	–	251,148	251,148	206,011
Investment income	6	407	–	407	135
Other income	7	3,005	–	3,005	–
Total income		<u>3,412</u>	<u>251,148</u>	<u>254,560</u>	<u>206,146</u>
Expenditure					
Expenditure on charitable activities	8,9	5,364	248,722	254,086	207,704
Total expenditure		<u>5,364</u>	<u>248,722</u>	<u>254,086</u>	<u>207,704</u>
Net income/(expenditure)		<u>(1,952)</u>	<u>2,426</u>	<u>474</u>	<u>(1,558)</u>
Transfers between funds		2,426	(2,426)	–	–
Net movement in funds		<u>474</u>	<u>–</u>	<u>474</u>	<u>(1,558)</u>
Reconciliation of funds					
Total funds brought forward		27,052	–	27,052	28,610
Total funds carried forward		<u>27,526</u>	<u>–</u>	<u>27,526</u>	<u>27,052</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 10 to 16 form part of these financial statements.

Citizens Advice Cumbria

Statement of Financial Position

31 March 2024

	Note	2024 £	2023 £
Current Assets			
Debtors	15	23,646	17,377
Cash at bank and in hand		<u>28,097</u>	<u>27,440</u>
		51,743	44,817
Creditors: amounts falling due within one year	16	<u>24,217</u>	<u>17,765</u>
Net Current Assets		<u>27,526</u>	<u>27,052</u>
Total Assets Less Current Liabilities		<u>27,526</u>	<u>27,052</u>
Net Assets		<u>27,526</u>	<u>27,052</u>
Funds of the Charity			
Unrestricted funds		<u>27,526</u>	<u>27,052</u>
Total charity funds	17	<u>27,526</u>	<u>27,052</u>

For the year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 15 Oct 24 and are signed on behalf of the board by:



G P Smith (Treasurer)
Trustee

The notes on pages 10 to 16 form part of these financial statements.

Citizens Advice Cumbria

Notes to the Financial Statements

Year Ended 31 March 2024

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is C/o Citizens Advice Carlisle and Eden Office, 2 Sandgate, Penrith, Cumbria, CA11 7TP.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There were no judgements made or estimation uncertainty that would have a significant impact in these, or the following years', figures

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

3. Accounting Policies *(continued)*

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. 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 contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under 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 a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories 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 Assets

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

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

3. Accounting Policies *(continued)*

Depreciation

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

Equipment - Fully depreciated

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.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2024

4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2024 there were 10 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

5. Charitable Activities

	Restricted Funds £	Total Funds 2024 £	Restricted Funds £	Total Funds 2023 £
Macmillan Cancer Support	<u>251,148</u>	<u>251,148</u>	<u>206,011</u>	<u>206,011</u>

6. Investment Income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest	<u>407</u>	<u>407</u>	<u>135</u>	<u>135</u>

7. Other Income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Training income	<u>3,005</u>	<u>3,005</u>	<u>–</u>	<u>–</u>

8. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Macmillan Cancer Support	–	248,722	248,722
LCA Support	3,883	–	3,883
Support costs	<u>1,481</u>	<u>–</u>	<u>1,481</u>
	<u>5,364</u>	<u>248,722</u>	<u>254,086</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Macmillan Cancer Support	–	203,839	203,839
LCA Support	2,750	–	2,750
Support costs	<u>1,115</u>	<u>–</u>	<u>1,115</u>
	<u>3,865</u>	<u>203,839</u>	<u>207,704</u>

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2024

9. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly	Support costs	Total funds 2024	Total fund 2023
	£	£	£	£
Macmillan Cancer Support	248,722	–	248,722	203,839
LCA Support	3,883	–	3,883	2,750
Governance costs	–	1,481	1,481	1,115
	<u>252,605</u>	<u>1,481</u>	<u>254,086</u>	<u>207,704</u>

10. Independent Examination Fees

	2024	2023
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>816</u>	<u>780</u>

11. Staff Costs

The average head count of employees during the year was Nil (2023: Nil).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

12. Trustee Remuneration and Expenses

No salaries or wages have been paid to employees, including the members of the Board, during the year.

Expenses of £Nil were reimbursed to trustees during the year (2022 - £Nil).

13. Transfers Between Funds

There was a transfer from the Macmillan Cancer Support restricted fund to unrestricted reserves totalling £2,426 in relation to a set percentage management fee.

14. Tangible Fixed Assets

	Equipment £
Cost	
At 1 April 2023 and 31 March 2024	<u>1,364</u>
Depreciation	
At 1 April 2023 and 31 March 2024	<u>1,364</u>
Carrying amount	
At 31 March 2024	<u>–</u>
At 31 March 2023	<u>–</u>

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

15. Debtors

	2024	2023
	£	£
Macmillan debtor	23,646	17,377

16. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	816	780
Macmillan partner payments owed to local CitA offices	23,401	16,985
	<u>24,217</u>	<u>17,765</u>

17. Analysis of Charitable Funds

Unrestricted funds

	At				At 31 March
	1 April 2023	Income	Expenditure	Transfers	2024
	£	£	£	£	£
General funds	13,052	3,412	(5,364)	2,426	13,526
Designated Funds	14,000	–	–	–	14,000
	<u>27,052</u>	<u>3,412</u>	<u>(5,364)</u>	<u>2,426</u>	<u>27,526</u>

	At				At 31 March
	1 April 2022	Income	Expenditure	Transfers	2023
	£	£	£	£	£
General funds	14,610	135	(3,865)	2,172	13,052
Designated Funds	14,000	–	–	–	14,000
	<u>28,610</u>	<u>135</u>	<u>(3,865)</u>	<u>2,172</u>	<u>27,052</u>

Designated funds comprise £8,000 held as a cash flow buffer for member Local Citizens Advice and £6,000 for Strategic Development projects.

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2024

17. Analysis of Charitable Funds (continued)

Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
MacMillan Cancer Support	<u>–</u>	<u>251,148</u>	<u>(248,722)</u>	<u>(2,426)</u>	<u>–</u>

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
MacMillan Cancer Support	<u>–</u>	<u>206,011</u>	<u>(203,839)</u>	<u>(2,172)</u>	<u>–</u>

The specific purposes for which funds are to be applied are as follows:

MacMillan Cancer Support

The funding from Macmillan is to provide a specialist welfare benefits advice service to people affected by cancer.

18. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Total Funds 2024 £
Current assets	51,743	51,743
Creditors less than 1 year	<u>(24,217)</u>	<u>(24,217)</u>
Net assets	<u>27,526</u>	<u>27,526</u>

	Unrestricted Funds £	Total Funds 2023 £
Current assets	44,817	44,817
Creditors less than 1 year	<u>(17,765)</u>	<u>(17,765)</u>
Net assets	<u>27,052</u>	<u>27,052</u>

19. Related Parties

The trustees all represent local CitA offices to whom the funding is distributed.

Citizens Advice Cumbria

Management Information

Year Ended 31 March 2024

The Following Pages Do Not Form Part of the Financial Statements.

Citizens Advice Cumbria

Detailed Statement of Financial Activities

Year Ended 31 March 2024

	2024 £	2023 £
Income and endowments		
Charitable activities		
Macmillan Cancer Support	251,148	206,011
	<u> </u>	<u> </u>
Investment income		
Bank interest	407	135
	<u> </u>	<u> </u>
Other income		
Training income	3,005	–
	<u> </u>	<u> </u>
Total income	254,560	206,146
	<u> </u>	<u> </u>
Expenditure		
Macmillan Cancer Support		
Partner payments to local CitA offices - Macmillan	248,722	203,839
	<u> </u>	<u> </u>
LCA Support		
Training costs	3,455	2,700
Marketing	192	50
Other	236	–
	<u> </u>	<u> </u>
	3,883	2,750
	<u> </u>	<u> </u>
Governance costs		
Premises hire	263	–
Insurance	185	177
Independent Examination fees	816	816
Membership fees	50	50
Bank charges	60	72
Other costs	107	–
	<u> </u>	<u> </u>
	1,481	1,115
	<u> </u>	<u> </u>
Total expenditure	254,086	207,704
	<u> </u>	<u> </u>
Net income/(expenditure)	474	(1,558)
	<u> </u>	<u> </u>

CITIZENS ADVICE CUMBRIA

England & Wales - Charity number 1079229

Accounts

Company Registration Number: 03865647
Charity Registration Number: 1079229

Citizens Advice Cumbria
Financial Statements
For the Year Ending
31 March 2023

JANE ASCROFT ACCOUNTANCY LIMITED

Chartered Accountants
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Citizens Advice Cumbria

Financial Statements

Year Ended 31 March 2023

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Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2023

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2023.

Objectives and Activities

Objects

The Company is established to promote any charitable purpose for the benefit of the community in Cumbria by the advancement of education, the protection of health, the relief of poverty, sickness and distress.

Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the objectives and in planning for future activities.

Charity's aims

The aims of the Charity are to support the work of Cumbria's Local Citizens Advice and to co-ordinate the work and financing of county wide contracts to be implemented by Cumbria's Local Citizens Advice, comprising Allerdale, Barrow, Carlisle and Eden, Copeland, and South Lakes.

Achievements and Performance

Macmillan Cancer Support

Macmillan was our sole funder for 2022-23. Our work supporting people whose lives are affected by cancer, both patients and their families, to ease financial concerns and make sure that they have the income they need continues to be a vital service. Our achievements during the period satisfied the requirements of Macmillan.

Review of charitable activities

The board of Citizens Advice Cumbria (CAC) continues to perform an enabling and consultative function to assist Cumbria's Local Citizens Advice in offering coordinated advice services across the county. It does not exercise or possess executive powers over them but operates through the agreement and consent of the members. CAC does not provide advice services outside Cumbria. CAC has legal responsibility for those contracts secured in its name and the members enter into sub contracts for the provisions of specified services.

In addition to providing a forum for sharing information and good practice for members, CAC provides a single Citizens Advice organisation with which funders and partner organisations can work. This can be crucial for county wide strategies which benefit the people of Cumbria, for example, reducing poverty, minimising the negative impacts of the cost of living crisis, helping people into work. CAC manages contract and grant funding, channelling funding to Local Citizens Advice according to contract and/or grant requirements. CAC also has responsibility for monitoring performance against contract and grant specifications. CAC is represented at national meetings of Citizens Advice consortia providing further opportunities for sharing best practice and identifying current and future issues.

The Chief Officers of each local Citizens Advice meet on a regular basis to review and monitor operations on county wide services and to discuss recommendations for service development to CAC.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2023

Strategic Development

The administrative structure of Cumbria is to be altered as from 1 April 2023 (ie after the period of this report). Cumbria is to be split geographically into Cumberland to the west and Westmoreland & Furness to the east. New administrative centres for these areas will absorb the responsibilities previously discharged by both Cumbria County Council and the local district councils. CAC has worked hard to build and maintain productive working relationships with council officers and councillors during this period of change to ensure they continue to work with us as valued partners to achieve their strategic objectives.

Financial Review

Financial Position

The trustees are satisfied that the Charity has adequate reserves to continue its work for the next twelve months.

At the end of the year 2022/2023 we had total funds of £27,052 of which £5,500 is designated for county-wide training and marketing, £2000 is to be retained for CAC expenses and the remainder (1) is to be used when funds permit to improve LCA cash flow as stated under 'Investment Policy' below (subject to any strategic development projects being required as a result of external changes as listed above.)

Principal financial management policies adopted in the year

A budget for the year are agreed at the beginning of the accounting period. Management accounts were presented at quarterly Trustee Board meetings with expenditure monitored against budgets. Policies regarding spending authorities and accounting procedures are laid out in the Financial Procedures policy.

Reserves policy

The Charity follows the guidance issued by the Charity Commission and seeks to maintain adequate reserves to meet the Charity's commitments for governance costs of at least nine months. It has been agreed that the reserves be set at £14,000. The Charity's costs for charitable activity are directly related to, and funded by, the contracts for which it has responsibility. Any future expenditure will be funded from those contracts.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2023

Principal funding sources

During the accounting period only one contract was held. This was Macmillan Cancer Support for Welfare Benefits Advice for people diagnosed with cancer and their families.

This project contributed 1% of their funding towards the governance and administrative costs of CAC.

Investment policy

The policy of the Charity is not to make investments as liquid reserves are needed to manage cash flow gaps between receipt of funder payments and member spends.

Donation policy

The policy of the Charity is not to give grants or donations to other charities or organisations. It does administer the payments of grants to its member organisations. These are shown in the accounts.

(1) - NB this is just a cash flow arrears management issue for CAC as these monies will be paid subsequently by Macmillan

Plans for Future Periods

Our sole funder currently is MacMillan, who have awarded a three year contract, continuing to the end of 2024. CAC and its members continue to look for additional funding streams to augment our income and services, however there are continuing financial pressures on our funders. The changing environment and current trend away from consortia based contracts creates uncertainty for the future of the consortium beyond that time frame but there may be a role if contracts offered under the new local government arrangements are based on a wider geographical area than that of the LCAs.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2023

Structure, Governance and Management

Governing Document

Citizens Advice Cumbria is an incorporated organisation, governed by its Articles of Association. The present Articles are the result of amendment by special resolution dated 21st September 2010. Considerable work has been undertaken to update the articles to more closely match the current National CA model articles. However CA are now seeking to update the model articles so we have been involved in their development.

Methods adopted for the recruitment and appointment of new trustees

- a) Each local Citizens Advice (Allerdale, Barrow, Carlisle & Eden, Copeland and South Lakes) may nominate three representatives - two from its Board of Trustees together with the Chief Officer, to be a Trustee of CAC. There is no minimum or maximum period of office.
- b) Other Trustees may be appointed by the Board of Trustees, at any time and for any period, to bring necessary and relevant experience or expertise to the Charity.

Policies and procedures adopted for the recruitment and training of Trustees. All trustee nominees from the members are expected to have experience of and commitment to the ethos and work of Citizens Advice; this is supplemented by an induction pack detailing the structure, aims and procedures of Citizens Advice Cumbria.

Wider Network

Citizens Advice Cumbria works with all the Local Citizens Advice Offices in Cumbria and with national Citizens Advice, particularly with their staff in the North Region.

Membership

All Local Citizens Advice in Cumbria are members of CAC.

Organisational Structure

- a) The Company functions through a Trustee Board hereinafter referred to as the Board
- b) All members of the Board of Trustees are ex officio Trustees of the Charity and Directors of the Company.

Risks Policy

The company has no employees and therefore does not require cover for employer's risks.

As there are no employees there is no requirement to retain reserves covering redundancy costs.

The company has no buildings or other fixed assets and therefore requires no related insurance cover.

Third party cover is provided by Citizens Advice nationally based on our associate membership of Citizens Advice.

The company is only contracted to pay the LCAs from funds it receives from Funders and has no liability in the event that Funders do not extend the contract.

To prevent loss of income due to not adhering to the funder's contract the company has entered into formal agreements with each Local Citizens Advice concerning their participation in central contracts for which the company is responsible.

To limit any liability to Trustees in the event that such a contract becomes unaffordable forcing LCAs to default, we have taken Trustee indemnity insurance.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2023

Reference and Administrative Details

Registered charity name Citizens Advice Cumbria
Charity registration number 1079229
Company registration number 03865647
Principal office and registered office C/o Citizens Advice Carlisle and Eden Office
2 Sandgate
Penrith
Cumbria
CA11 7TP

The Trustees

J Whitehead Citizens Advice South Lakes (Chair)
G P Smith Citizens Advice Copeland (Treasurer)
J A Auld Citizens Advice Carlisle & Eden
A C Spence Citizens Advice Carlisle & Eden (Resigned 1 May 2022)
T M Telford Citizens Advice Allerdale (Resigned 31 October 2022)
D Shepherd Citizens Advice Carlisle & Eden
M C McKinlay Citizens Advice Barrow In Furness
J Whitehead Citizens Advice South Lakes (Chair)
K Evans Citizens Advice South Lakes
K A Little Citizens Advice Allerdale
W Robinson Citizens Advice Barrow In Furness
S Hewitson Citizens Advice Copeland
T F Edwards Citizens Advice Copeland (Appointed 1 July 2022)

Company Secretary W J Robinson

Independent Examiner Jane Ascroft FCA MA (Cantab)
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year Ended 31 March 2023

Small Company Provisions

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

The trustees' annual report was approved on 17/10/2023 and signed on behalf of the board of trustees by:



J Whitehead (Chair)
Trustee

Citizens Advice Cumbria

Independent Examiner's Report to the Trustees of Citizens Advice Cumbria

Year Ended 31 March 2023

I report to the trustees on my examination of the financial statements of Citizens Advice Cumbria ('the charity') for the year ended 31 March 2023.

Responsibilities and Basis of Report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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

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 charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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.



Jane Ascroft FCA MA (Cantab)
Independent Examiner

Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Citizens Advice Cumbria

Statement of Financial Activities (Including Income and expenditure account)

Year Ended 31 March 2023

	Note	Unrestricted funds £	2023 Restricted funds £	Total funds £	2022 Total funds £
Income and endowments					
Donations and legacies	5	–	–	–	856
Charitable activities	6	–	206,011	206,011	201,500
Investment income	7	135	–	135	1
Total income		<u>135</u>	<u>206,011</u>	<u>206,146</u>	<u>202,357</u>
Expenditure					
Expenditure on charitable activities	8,9	3,865	203,839	207,704	209,087
Total expenditure		<u>3,865</u>	<u>203,839</u>	<u>207,704</u>	<u>209,087</u>
Net expenditure		<u>(3,730)</u>	<u>2,172</u>	<u>(1,558)</u>	<u>(6,730)</u>
Transfers between funds		2,172	(2,172)	–	–
Net movement in funds		<u>(1,558)</u>	<u>–</u>	<u>(1,558)</u>	<u>(6,730)</u>
Reconciliation of funds					
Total funds brought forward		28,610	–	28,610	35,340
Total funds carried forward		<u>27,052</u>	<u>–</u>	<u>27,052</u>	<u>28,610</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 10 to 16 form part of these financial statements.

Citizens Advice Cumbria

Statement of Financial Position

31 March 2023

	Note	2023 £	2022 £
Current Assets			
Debtors	15	17,377	47,101
Cash at bank and in hand		<u>27,440</u>	<u>9,154</u>
		44,817	56,255
Creditors: amounts falling due within one year	16	<u>17,765</u>	<u>27,645</u>
Net Current Assets		<u>27,052</u>	<u>28,610</u>
Total Assets Less Current Liabilities		<u>27,052</u>	<u>28,610</u>
Net Assets		<u>27,052</u>	<u>28,610</u>
Funds of the Charity			
Unrestricted funds		<u>27,052</u>	<u>28,610</u>
Total charity funds	17	<u>27,052</u>	<u>28,610</u>

For the year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 17/10/23, and are signed on behalf of the board by:



G P Smith (Treasurer)
Trustee

The notes on pages 10 to 16 form part of these financial statements.

Citizens Advice Cumbria

Notes to the Financial Statements

Year Ended 31 March 2023

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is C/o Citizens Advice Carlisle and Eden Office, 2 Sandgate, Penrith, Cumbria, CA11 7TP.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There were no judgements made or estimation uncertainty that would have a significant impact in these, or the following years', figures

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2023

3. Accounting Policies *(continued)*

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. 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 contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under 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 a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories 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 Assets

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

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2023

3. Accounting Policies *(continued)*

Depreciation

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

Equipment - Fully depreciated

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.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2023

4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2023 there were 10 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

5. Donations and Legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Donations				
Donations	—	—	856	856

6. Charitable Activities

	Restricted Funds £	Total Funds 2023 £	Restricted Funds £	Total Funds 2022 £
Macmillan Cancer Support	206,011	206,011	201,500	201,500

7. Investment Income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Bank interest	135	135	1	1

8. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Macmillan Cancer Support	—	203,839	203,839
Support costs	3,865	—	3,865
	<u>3,865</u>	<u>203,839</u>	<u>207,704</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Macmillan Cancer Support	—	199,289	199,289
Support costs	9,798	—	9,798
	<u>9,798</u>	<u>199,289</u>	<u>209,087</u>

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2023

9. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly	Support costs	Total funds 2023	Total fund 2022
	£	£	£	£
Macmillan Cancer Support	203,839	–	203,839	199,289
Support costs and governance	–	3,865	3,865	9,798
	<u>203,839</u>	<u>3,865</u>	<u>207,704</u>	<u>209,087</u>

10. Independent Examination Fees

	2023	2022
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>780</u>	<u>756</u>

11. Staff Costs

The average head count of employees during the year was Nil (2022: Nil).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

12. Trustee Remuneration and Expenses

No salaries or wages have been paid to employees, including the members of the Board, during the year.

Expenses of £Nil were reimbursed to trustees during the year (2022 - £Nil).

13. Transfers Between Funds

There was a transfer from the Macmillan Cancer Support restricted fund to unrestricted reserves totalling £2,172 in relation to a set percentage management fee.

14. Tangible Fixed Assets

	Equipment £
Cost	
At 1 April 2022 and 31 March 2023	<u>1,364</u>
Depreciation	
At 1 April 2022 and 31 March 2023	<u>1,364</u>
Carrying amount	
At 31 March 2023	<u>–</u>
At 31 March 2022	<u>–</u>

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2023

15. Debtors

	2023	2022
	£	£
Macmillan debtor	<u>17,377</u>	<u>47,101</u>

16. Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	780	720
Macmillan partner payments owed to local CitA offices	<u>16,985</u>	<u>26,925</u>
	<u>17,765</u>	<u>27,645</u>

17. Analysis of Charitable Funds

Unrestricted funds

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
General funds	14,610	135	(3,865)	2,172	13,052
Designated Funds	<u>14,000</u>	—	—	—	<u>14,000</u>
	<u>28,610</u>	<u>135</u>	<u>(3,865)</u>	<u>2,172</u>	<u>27,052</u>

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
General funds	21,340	857	(9,798)	2,211	14,610
Designated Funds	<u>14,000</u>	—	—	—	<u>14,000</u>
	<u>35,340</u>	<u>857</u>	<u>(9,798)</u>	<u>2,211</u>	<u>28,610</u>

Designated funds comprise £8,000 held as a cash flow buffer for member Local Citizens Advice and £6,000 for Strategic Development projects.

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2023

17. Analysis of Charitable Funds *(continued)*

Restricted funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
MacMillan Cancer Support	—	<u>206,011</u>	<u>(203,839)</u>	<u>(2,172)</u>	—

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
MacMillan Cancer Support	—	<u>201,500</u>	<u>(199,289)</u>	<u>(2,211)</u>	—

The specific purposes for which funds are to be applied are as follows:

MacMillan Cancer Support

The funding from Macmillan is to provide a specialist welfare benefits advice service to people affected by cancer.

18. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Total Funds 2023 £
Current assets	44,817	44,817
Creditors less than 1 year	<u>(17,765)</u>	<u>(17,765)</u>
Net assets	<u>27,052</u>	<u>27,052</u>

	Unrestricted Funds £	Total Funds 2022 £
Current assets	56,255	56,255
Creditors less than 1 year	<u>(27,645)</u>	<u>(27,645)</u>
Net assets	<u>28,610</u>	<u>28,610</u>

19. Related Parties

The trustees all represent local CitA offices to whom the funding is distributed.

Citizens Advice Cumbria

Management Information

Year Ended 31 March 2023

The Following Pages Do Not Form Part of the Financial Statements.

Citizens Advice Cumbria

Detailed Statement of Financial Activities

Year Ended 31 March 2023

	2023 £	2022 £
Income and endowments		
Donations and legacies		
Donations	—	856
	<u>—</u>	<u>856</u>
Charitable activities		
Macmillan Cancer Support	206,011	201,500
	<u>206,011</u>	<u>201,500</u>
Investment income		
Bank interest	135	1
	<u>135</u>	<u>1</u>
Total income	<u>206,146</u>	<u>202,357</u>
Expenditure		
Activities undertaken directly		
Partner payments to local CitA offices - Macmillan	203,839	199,289
	<u>203,839</u>	<u>199,289</u>
Support costs		
Insurance	177	176
Independent Examination fees	816	720
Training costs	2,700	7,900
Donation made to Local Citizens Advice	—	856
Other costs	172	146
	<u>3,865</u>	<u>9,798</u>
Total expenditure	<u>207,704</u>	<u>209,087</u>
Net expenditure	<u>(1,558)</u>	<u>(6,730)</u>

CITIZENS ADVICE CUMBRIA

England & Wales - Charity number 1079229

Accounts

Company Registration Number: 03865647
Charity Registration Number: 1079229

Citizens Advice Cumbria
Financial Statements
For the Year Ending
31 March 2022

JANE ASCROFT ACCOUNTANCY LIMITED

Chartered Accountants
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Citizens Advice Cumbria

Financial Statements

Year Ended 31 March 2022

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Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

Objectives and Activities

Objects

The Company is established to promote any charitable purpose for the benefit of the community in Cumbria by the advancement of education, the protection of health, the relief of poverty, sickness and distress.

Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the objectives and in planning for future activities.

Charity's aims

The aims of the Charity are to support the work of Cumbria's Local Citizens Advice and to co-ordinate the work and financing of county wide contracts to be implemented by Cumbria's Local Citizens Advice, comprising Allerdale, Barrow, Carlisle and Eden, Copeland, and South Lakes.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2022

Achievements and Performance

Macmillan Cancer Support

Macmillan was our sole project for 2021-22. Our work supporting people whose lives are affected by cancer, both patients and their families, to ease financial concerns and make sure that they have the income they need continues to be a vital service. The continuing impact of Covid 19 and the consequential restrictions affected much of our work during this period severely limiting our normal face to face contact. Nevertheless our achievements during the period were to the complete satisfaction of Macmillan, as demonstrated by their awarding us a new three year contract from January 2022 to December 2024

Review of charitable activities

The board of Citizens Advice Cumbria (CAC) continues to perform an enabling and consultative function to assist Cumbria's Local Citizens Advice in offering coordinated advice services across the county. It does not exercise or possess executive powers over them but operates through the agreement and consent of the members. CAC does not provide advice services outside of Cumbria. CAC has legal responsibility for those contracts secured in its name and the members enter into sub contracts for the provisions of specified services.

In addition to providing a forum for sharing information and good practise for members CAC provides a single Citizens Advice organisation with which funders and partner organisations can work. This can be crucial for county wide strategies which benefit the people of Cumbria, for example, reducing poverty, minimising the negative impacts of Welfare Reform, helping people into work. CAC manages contract and grant funding, channelling funding to Local Citizens Advice according to contract and/or grant requirements. CAC also has responsibility for monitoring performance against contract and grant specifications. CAC is also represented at national meetings of Citizens Advice consortia providing further opportunities for sharing best practice and identifying current and future issues. The Chief Officers of each local Citizens Advice meet on a regular basis to review and monitor operations on county wide services and to discuss recommendations for service development to CAC.

Cumbria County Council

CAC has continued to build and maintain productive working relationships with county council officers and councillors, actively contributing evidence to inform the council's prevention and anti-poverty strategies. During this period we have worked closely with local and county councils to provide additional support during the pandemic.

Strategic Development

The Company membership is based on the geography of the current two tier local government, ie Cumbria County Council and Local District Councils. It has now been decided that two single tier arrangements will be in force from April 2023, with the creation of two new councils: the Cumberland Council, for the same area as the existing districts of Allerdale, Carlisle and Copeland, and the Westmorland and Furness Council, for the same area as the existing districts of Barrow-in-Furness, Eden and South Lakeland.

Our Company and our members have been involved in reviews of the impact on our arrangements; this will continue during 2022/23

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2022

Financial Review

Financial Position

The trustees are satisfied that the Charity has adequate reserves to continue its work for the next twelve months. At the end of the year 2021/2022 we have total funds of £29,610 of which £5,000 is designated for county-wide training, £2,500 is to be retained for CAC expenses and the remainder (1) is to be used when funds permit to improve LCA cash flow as stated under 'Investment Policy' below (subject to any strategic development projects being required as a result of external changes as listed above.)

(1)NB this is just a cash flow arrears management issue for CAC as these monies will be paid subsequently by Macmillan

Principal financial management policies adopted in the year

Budgets for the year were agreed prior to the beginning of the accounting period. Management accounts were presented at quarterly Trustee Board meetings with expenditure monitored against budgets. Policies regarding spending authorities and accounting procedures are laid out in the Financial Procedures policy.

Reserves policy

The Charity follows the guidance issued by the Charity Commission and seeks to maintain adequate reserves to meet the Charity's commitments for governance costs of at least nine months. It has been agreed that the reserves be set at £14,000. The Charity's costs for charitable activity are directly related to, and funded by, the contracts for which it has responsibility. Any future expenditure will be funded from those contracts.

Principal funding sources

A contract is held with Macmillan Cancer Support for Welfare Benefits Advice for people diagnosed with cancer and their families. This project contributed 1% of their funding towards the governance and administrative costs of CAC.

Investment policy

Interest rates remain so low that interest bearing accounts do not influence spending decisions if in the interest of the Charity's Aims. It has therefore been agreed to use CAC cash (including temporary use of reserves) to improve LCAs cash flow.

Donation policy

The policy of the Charity is not to give grants or donations to other charities or organisations. It does administer the payments of grants to its member organisations. These are shown in the accounts.

Plans for Future Periods

CAC continued its process of the review of its purpose and operations, confirming its strategic objectives and further developing its business plan.

Demand for Citizens Advice services has been high due to the consequences of the pandemic and the lockdown. CAC and its members continue to look for additional funding streams to augment our income and services, however there are continuing financial pressures on our funders. Our sole funder currently is MacMillan, who have awarded a three year contract, continuing to the end of 2024. The changing environment and current trend away from consortia based contracts creates uncertainty for the future of the consortium beyond that time frame but while needed we will continue to support the LCAs.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2022

Structure, Governance and Management

Governing Document

Citizens Advice Cumbria is an incorporated organisation, governed by its Articles of Association. The present Articles are the result of amendment by special resolution dated 21st September 2010. Considerable work has been undertaken to update the articles to more closely match the current National CA model articles. However CA are now seeking to update the model articles so we have been involved in their development.

Methods adopted for the recruitment and appointment of new trustees

- a) Each local Citizens Advice (Allerdale, Barrow, Carlisle & Eden, Copeland and South Lakes) may nominate three representatives - two from its Board of Trustees together with the Chief Officer, to be a Trustee of CAC. There is no minimum or maximum period of office.
- b) Other Trustees may be appointed by the Board of Trustees, at any time and for any period, to bring necessary and relevant experience or expertise to the Charity.

Policies and procedures adopted for the recruitment and training of Trustees. All trustee nominees from the members are expected to have experience of and commitment to the ethos and work of Citizens Advice; this is supplemented by an induction pack detailing the structure, aims and procedures of Citizens Advice Cumbria.

Wider Network

Citizens Advice Cumbria works with all the Local Citizens Advice Offices in Cumbria and with national Citizens Advice, particularly with their staff in the North Region.

Membership

All Local Citizens Advice in Cumbria are members of CAC.

Organisational Structure

- a) The Company functions through a Trustee Board hereinafter referred to as the Board
- b) All members of the Board of Trustees are ex officio Trustees of the Charity and Directors of the Company.

Risks Policy

The company has no employees and therefore does not require cover for employer's risks.

As there are no employees there is no requirement to retain reserves covering redundancy costs.

The company has no buildings or other fixed assets and therefore requires no related insurance cover.

Third party cover is provided by Citizens Advice nationally based on our associate membership of Citizens Advice.

The company is only contracted to pay the LCAs from funds it receives from Funders and has no liability in the event that Funders do not extend the contract.

To prevent loss of income due to not adhering to the funder's contract the company has entered into formal agreements with each Local Citizens Advice concerning their participation in central contracts for which the company is responsible.

To limit any liability to Trustees in the event that such a contract becomes unaffordable forcing LCAs to default, we have taken Trustee indemnity insurance.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2022

Reference and Administrative Details

Registered charity name Citizens Advice Cumbria
Charity registration number 1079229
Company registration number 03865647
Principal office and registered office C/o Citizens Advice Carlisle and Eden Office
2 Sandgate
Penrith
Cumbria
CA11 7TP

The Trustees

J Whitehead Citizens Advice South Lakes (Chair)
G P Smith Citizens Advice Copeland (Treasurer)
A C Spence Citizens Advice Carlisle & Eden (Company Secretary)
T M Telford Citizens Advice Allerdale
J A Auld Citizens Advice Carlisle & Eden
D Shepherd Citizens Advice Carlisle & Eden
M C McKinlay Citizens Advice Barrow In Furness
K Lamb Citizens Advice Allerdale (deceased 18/5/21)
K Evans Citizens Advice South Lakes
K A Little Citizens Advice Allerdale
W Robinson Citizens Advice Barrow In Furness
S Hewitson Citizens Advice Copeland
J Alderson Citizens Advice Copeland (Resigned January 2022)

Company Secretary A C Spence

Independent Examiner Jane Ascroft FCA MA (Cantab)
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Citizens Advice Cumbria

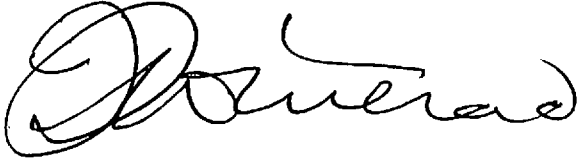
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2022

Small Company Provisions

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

The trustees' annual report was approved on 18/10/2022 and signed on behalf of the board of trustees by:



J Whitehead (Chair)
Trustee

Citizens Advice Cumbria

Independent Examiner's Report to the Trustees of Citizens Advice Cumbria

Year Ended 31 March 2022

I report to the trustees on my examination of the financial statements of Citizens Advice Cumbria ('the charity') for the year ended 31 March 2022.

Responsibilities and Basis of Report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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

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 charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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.



Jane Ascroft FCA MA (Cantab)
Independent Examiner

Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Citizens Advice Cumbria

Statement of Financial Activities (Including Income and expenditure account)

Year Ended 31 March 2022

		2022	2021		
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	856	–	856	500
Charitable activities	6	–	201,500	201,500	203,144
Investment income	7	1	–	1	26
Total income		<u>857</u>	<u>201,500</u>	<u>202,357</u>	<u>203,670</u>
Expenditure					
Expenditure on charitable activities	8,9	9,798	199,289	209,087	202,300
Total expenditure		<u>9,798</u>	<u>199,289</u>	<u>209,087</u>	<u>202,300</u>
Net (expenditure)/income		<u>(8,941)</u>	<u>2,211</u>	<u>(6,730)</u>	<u>1,370</u>
Transfers between funds		2,211	(2,211)	–	–
Net movement in funds		<u>(6,730)</u>	<u>–</u>	<u>(6,730)</u>	<u>1,370</u>
Reconciliation of funds					
Total funds brought forward		35,340	–	35,340	33,970
Total funds carried forward		<u>28,610</u>	<u>–</u>	<u>28,610</u>	<u>35,340</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 11 to 18 form part of these financial statements.

Citizens Advice Cumbria

Statement of Financial Position

31 March 2022

	Note	2022 £	2021 £
Current Assets			
Debtors	15	47,101	23,668
Cash at bank and in hand		<u>9,154</u>	<u>55,028</u>
		56,255	78,696
Creditors: amounts falling due within one year	16	<u>27,645</u>	<u>43,356</u>
Net Current Assets		<u>28,610</u>	<u>35,340</u>
Total Assets Less Current Liabilities		<u>28,610</u>	<u>35,340</u>
Net Assets		<u>28,610</u>	<u>35,340</u>
Funds of the Charity			
Unrestricted funds		<u>28,610</u>	<u>35,340</u>
Total charity funds	17	<u>28,610</u>	<u>35,340</u>

For the year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on ~~1.2.10.2022~~ and are signed on behalf of the board by:



G P Smith (Treasurer)
Trustee

The notes on pages 11 to 18 form part of these financial statements.

Citizens Advice Cumbria

Statement of Cash Flows

Year Ended 31 March 2022

	2022	2021
	£	£
Cash Flows from Operating Activities		
Net (expenditure)/income	(6,730)	1,370
<i>Adjustments for:</i>		
Other interest receivable and similar income	(1)	(26)
<i>Changes in:</i>		
Trade and other debtors	(23,433)	27,802
Trade and other creditors	(15,711)	(7,549)
Cash generated from operations	(45,875)	21,597
Interest received	1	26
Net cash (used in)/from operating activities	(45,874)	21,623
Net (Decrease)/Increase in Cash and Cash Equivalents	(45,874)	21,623
Cash and Cash Equivalents at Beginning of Year	55,028	33,405
Cash and Cash Equivalents at End of Year	9,154	55,028

The notes on pages 11 to 18 form part of these financial statements.

Citizens Advice Cumbria

Notes to the Financial Statements

Year Ended 31 March 2022

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is C/o Citizens Advice Carlisle and Eden Office, 2 Sandgate, Penrith, Cumbria, CA11 7TP.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There were no judgements made or estimation uncertainty that would have a significant impact in these, or the following years', figures

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2022

3. Accounting Policies *(continued)*

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. 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 contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under 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 a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories 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 Assets

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

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2022

3. Accounting Policies *(continued)*

Depreciation

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

Equipment - Fully depreciated

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.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2022

4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2022 there were 12 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

5. Donations and Legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations	856	856	500	500

6. Charitable Activities

	Restricted Funds £	Total Funds 2022 £	Restricted Funds £	Total Funds 2021 £
Macmillan Cancer Support	201,500	201,500	200,002	200,002
MAPS Supervision	–	–	3,142	3,142
	<u>201,500</u>	<u>201,500</u>	<u>203,144</u>	<u>203,144</u>

7. Investment Income

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
CCLA deposit account interest	–	–	26	26
CAF Gold Interest	1	1	–	–
	<u>1</u>	<u>1</u>	<u>26</u>	<u>26</u>

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2022

8. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Macmillan Cancer Support	–	199,289	199,289
Support costs	9,798	–	9,798
	<u>9,798</u>	<u>199,289</u>	<u>209,087</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Money Advice and Pensions Service Debt Advice Project (MAPS)	–	3,274	3,274
Macmillan Cancer Support	–	198,106	198,106
Support costs	920	–	920
	<u>920</u>	<u>201,380</u>	<u>202,300</u>

9. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly £	Support costs £	Total funds 2022 £	Total fund 2021 £
Money Advice and Pensions Service Debt Advice Project (MAPS)	–	–	–	3,274
Macmillan Cancer Support	199,289	–	199,289	198,106
Support costs and governance	–	9,798	9,798	920
	<u>199,289</u>	<u>9,798</u>	<u>209,087</u>	<u>202,300</u>

10. Independent Examination Fees

	2022 £	2021 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>720</u>	<u>720</u>

11. Staff Costs

The average head count of employees during the year was Nil (2021: Nil).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2022

12. Trustee Remuneration and Expenses

No salaries or wages have been paid to employees, including the members of the Board, during the year.

Expenses of £Nil were reimbursed to trustees during the year (2021 - £54).

13. Transfers Between Funds

There was a transfer from the Macmillan Cancer Support restricted fund to unrestricted reserves totalling £2,211 in relation to a set percentage management fee.

14. Tangible Fixed Assets

	Equipment £
Cost	
At 1 April 2021 and 31 March 2022	1,364
Depreciation	
At 1 April 2021 and 31 March 2022	1,364
Carrying amount	
At 31 March 2022	—
At 31 March 2021	—

15. Debtors

	2022 £	2021 £
Macmillan debtor	47,101	23,668

16. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	720	720
Macmillan partner payments owed to local CitA offices	26,925	42,636
	<u>27,645</u>	<u>43,356</u>

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2022

17. Analysis of Charitable Funds

Unrestricted funds

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
General funds	21,340	857	(9,798)	2,211	14,610
Designated Funds	14,000	—	—	—	14,000
	<u>35,340</u>	<u>857</u>	<u>(9,798)</u>	<u>2,211</u>	<u>28,610</u>

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
General funds	19,970	526	(920)	1,764	21,340
Designated Funds	14,000	—	—	—	14,000
	<u>33,970</u>	<u>526</u>	<u>(920)</u>	<u>1,764</u>	<u>35,340</u>

Designated funds comprise £8,000 held as a cash flow buffer for member Local Citizens Advice and £6,000 for Strategic Development projects.

Restricted funds

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
MacMillan Cancer Support	—	201,500	(199,289)	(2,211)	—
	<u>—</u>	<u>201,500</u>	<u>(199,289)</u>	<u>(2,211)</u>	<u>—</u>

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
MacMillan Cancer Support	—	200,002	(198,106)	(1,896)	—
MAPS Supervisions	—	3,142	(3,274)	132	—
	<u>—</u>	<u>203,144</u>	<u>(201,380)</u>	<u>(1,764)</u>	<u>—</u>

The specific purposes for which funds are to be applied are as follows:

MacMillan Cancer Support

The funding from Macmillan is to provide a specialist welfare benefits advice service to people affected by cancer.

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2022

18. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Total Funds 2022 £
Current assets	56,255	56,255
Creditors less than 1 year	(27,645)	(27,645)
Net assets	<u>28,610</u>	<u>28,610</u>

	Unrestricted Funds £	Total Funds 2021 £
Current assets	78,696	78,696
Creditors less than 1 year	(43,356)	(43,356)
Net assets	<u>35,340</u>	<u>35,340</u>

19. Analysis of Changes in Net Debt

	At 1 Apr 2021 £	Cash flows £	At 31 Mar 2022 £
Cash at bank and in hand	<u>55,028</u>	<u>(45,874)</u>	<u>9,154</u>

20. Related Parties

The trustees all represent local CitA offices to whom the funding is distributed.

Citizens Advice Cumbria

Management Information

Year Ended 31 March 2022

The Following Pages Do Not Form Part of the Financial Statements.

Citizens Advice Cumbria

Detailed Statement of Financial Activities

Year Ended 31 March 2022

	2022 £	2021 £
Income and endowments		
Donations and legacies		
Donations	<u>856</u>	<u>500</u>
Charitable activities		
Macmillan Cancer Support	201,500	200,002
MAPS Supervision	<u>-</u>	<u>3,142</u>
	<u>201,500</u>	<u>203,144</u>
Investment income		
CCLA deposit account interest	-	26
CAF Gold Interest	<u>1</u>	<u>-</u>
	<u>1</u>	<u>26</u>
Total Income	<u>202,357</u>	<u>203,670</u>
Expenditure on charitable activities		
Money Advice and Pensions Service Debt Advice Project (MAPS)		
MAPS Supervisions	<u>-</u>	<u>3,274</u>
Macmillan Cancer Support		
Activities undertaken directly		
Partner payments to local CitA offices - Macmillan	<u>199,289</u>	<u>198,106</u>
Support costs and governance		
Insurance	176	-
Independent Examination fees	720	720
Training costs	7,900	-
Donation made to Local Citizens Advice	856	-
Other costs	<u>146</u>	<u>200</u>
	<u>9,798</u>	<u>920</u>
Expenditure on charitable activities	<u>209,087</u>	<u>202,300</u>
Net (expenditure)/Income	<u>(6,730)</u>	<u>1,370</u>

CITIZENS ADVICE CUMBRIA

England & Wales - Charity number 1079229

Accounts

Company Registration Number: 03865647
Charity Registration Number: 1079229

Citizens Advice Cumbria
Financial Statements
For the Year Ending
31 March 2021

JANE ASCROFT ACCOUNTANCY LIMITED

Chartered Accountants
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XP

Citizens Advice Cumbria

Financial Statements

Year Ended 31 March 2021

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Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

Objectives and Aims

Objects

The Company is established to promote any charitable purpose for the benefit of the community in Cumbria by the advancement of education, the protection of health, the relief of poverty, sickness and distress.

Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the objectives and in planning for future activities.

Charity's aims

The aims of the Charity are to support the work of Cumbria's Local Citizens Advice and to co-ordinate the work and financing of county wide contracts to be implemented by Cumbria's Local Citizens Advice, comprising Allerdale, Barrow, Carlisle and Eden, Copeland, and South Lakes.

Achievements and Performance

Macmillan Cancer Support

The Money Advice Service arrangements were made directly with the Local Citizens Advices so Macmillan was our sole project for 2020-21. Our work supporting people whose lives are affected by cancer, both patients and their families, to ease financial concerns and make sure that they have the income they need continues to be a vital service. The lockdown due to Covid affected much of our work during this period severely limiting our normal face to face contact. Nevertheless our achievements during the period were to the complete satisfaction of Macmillan.

Review of charitable activities

The board of Citizens Advice Cumbria (CAC) continues to perform an enabling and consultative function to assist Cumbria's Local Citizens Advice in offering coordinated advice services across the county. It does not exercise or possess executive powers over them but operates through the agreement and consent of the members. CAC does not provide advice services outside of Cumbria. CAC has legal responsibility for those contracts secured in its name and the members enter into sub contracts for the provisions of specified services.

In addition to providing a forum for sharing information and good practise for members CAC provides a single Citizens Advice organisation with which funders and partner organisations can work. This can be crucial for county wide strategies which benefit the people of Cumbria, for example, reducing poverty, minimising the negative impacts of Welfare Reform, helping people in to work. CAC manages contract and grant funding, channelling funding to Local Citizens Advice according to contract and/or grant requirements. CAC also has responsibility for monitoring performance against contract and grant specifications. CAC is also represented at national meetings of Citizens Advice consortia providing further opportunities for sharing best practice and identifying current and future issues. The Chief Officers of each local Citizens Advice meet on a regular basis to review and monitor operations on county wide services and to discuss recommendations for service development to CAC.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

Achievements and Performance *(continued)*

Cumbria County Council

CAC has continued to build and maintain productive working relationships with county council officers and councillors, actively contributing evidence to inform the council's prevention and anti-poverty strategies. During this period we have worked closely with local and county councils to provide additional support during the pandemic.

Strategic Development

Apart from involvement with the national Citizens Advice consortia group working, strategic development has been limited during this year due to the pandemic. Client support demand to the LCAs has been high while in many cases resources have been reduced as it has been very challenging to establish safe ways of working for our volunteer workers (who generally work in an office environment overseen by professional advisors). This high service demand has been a higher priority than strategic development

The experience has however necessitated new ways of working, some of which we expect to persist beyond the pandemic.

Changes are envisaged which could result in the need for strategic changes:

- Our membership is based on the Cumbria County Council and Local District Councils geography. The current local government arrangements are under review which could result in a single tier possibly with geographical changes
- We have only a single county-wide contract and the future of that is under review. A possibility is that the contract is managed nationally and then sub-contracted to individual LCAs. The current contract only continues until December 2021 but is expected to continue thereafter in some form.
- Citizens Advice nationally is seeing a reduction in the number of LCAs due to mergers. Our low population density, large areas and historic affinities with local councils have mitigated against further mergers but that position could change.

Until details begin to emerge our role is to continue to monitor developments and assess them as they emerge.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

Financial Review

Financial Position

The trustees are satisfied that the Charity has adequate reserves to continue its work for the next twelve months. At the end of the year 2020/2021 we have total funds of £35,340 of which £5,000 is designated for county-wide training, £2500 is to be retained for CAC expenses and the remainder is to be used when funds permit to improve LCA cash flow as stated under 'Investment Policy' below (subject to any strategic development projects being required as a result of external changes as listed above.)

Principal financial management policies adopted in the year

Budgets for the year were agreed prior to the beginning of the accounting period. Management accounts were presented at quarterly Trustee Board meetings with expenditure monitored against budgets. Policies regarding spending authorities and accounting procedures are laid out in the Financial Procedures policy.

Reserves policy

The Charity follows the guidance issued by the Charity Commission and seeks to maintain adequate reserves to meet the Charity's commitments for governance costs of at least nine months. It has been agreed that the reserves be set at £14,000. The Charity's costs for charitable activity are directly related to, and funded by, the contracts for which it has responsibility. Any future expenditure will be funded from those contracts.

Principal funding sources

A contract is held with Macmillan Cancer Support for Welfare Benefits Advice for people diagnosed with cancer and their families. This project contributed 1% of their funding towards the governance and administrative costs of CAC.

Investment policy

Interest rates are currently so low that interest bearing accounts do not influence spending decisions if in the interest of the Charity's Aims. It has therefore been agreed to use CAC cash (including temporary use of reserves) to improve LCAs cash flow.

Donation policy

The policy of the Charity is not to give grants or donations to other charities or organisations. It does administer the payments of grants to its member organisations. These are shown in the accounts.

Plans for Future Periods

CAC continued its process of the review of its purpose and operations, confirming its strategic objectives and further developing its business plan.

Demand for Citizens Advice services has been high due to the consequences of the pandemic and the lockdown. CAC and its members continue to look for additional funding streams to augment our income and services, however there are continuing financial pressures on our funders. The changing environment and current trend away from consortia based contracts creates uncertainty for the future of the consortium but while needed we will continue to support the LCAs.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

Structure, Governance and Management

Governing Document

Citizens Advice Cumbria is an incorporated organisation, governed by its Articles of Association. The present Articles are the result of amendment by special resolution dated 21st September 2010. Considerable work has been undertaken to update the articles to more closely match the current National CA model articles. However CA are now seeking to update the model articles so we have been involved in their development.

Methods adopted for the recruitment and appointment of new trustees

- a) Each local Citizens Advice (Allerdale, Barrow, Carlisle & Eden, Copeland and South Lakes) may nominate three representatives - two from its Board of Trustees together with the Chief Officer, to be a Trustee of CAC. There is no minimum or maximum period of office.
- b) Other Trustees may be appointed by the Board of Trustees, at any time and for any period, to bring necessary and relevant experience or expertise to the Charity.

Policies and procedures adopted for the recruitment and training of Trustees. All trustee nominees from the members are expected to have experience of and commitment to the ethos and work of Citizens Advice; this is supplemented by an induction pack detailing the structure, aims and procedures of Citizens Advice Cumbria.

Wider Network

Citizens Advice Cumbria works with all the Local Citizens Advice Offices in Cumbria and with national Citizens Advice, particularly with their staff in the North Region.

Membership

All Local Citizens Advice in Cumbria are members of CAC.

Organisational Structure

- a) The Company functions through a Trustee Board hereinafter referred to as the Board
- b) All members of the Board of Trustees are ex officio Trustees of the Charity and Directors of the Company.

Risks Policy

The company has no employees and therefore does not require cover for employer's risks.

As there are no employees there is no requirement to retain reserves covering redundancy costs.

The company has no buildings or other fixed assets and therefore requires no related insurance cover.

Third party cover is provided by Citizens Advice nationally based on our associate membership of Citizens Advice.

The company is only contracted to pay the LCAs from funds it receives from Funders and has no liability in the event that Funders do not extend the contract.

To prevent loss of income due to not adhering to the funder's contract the company has entered into formal agreements with each Local Citizens Advice concerning their participation in central contracts for which the company is responsible.

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

Reference and Administrative Details

Registered charity name Citizens Advice Cumbria
Charity registration number 1079229
Company registration number 03865647
Principal office and registered office C/o Citizens Advice Carlisle and Eden Office
2 Sandgate
Penrith
Cumbria
CA11 7TP

The Trustees

J Whitehead Citizens Advice South Lakes (Chair)
G P Smith Citizens Advice Copeland (Treasurer)
A C Spence Citizens Advice Carlisle & Eden (Company Secretary)
T M Telford Citizens Advice Allerdale
J A Auld Citizens Advice Carlisle & Eden
D Shepherd Citizens Advice Carlisle & Eden
M C McKinlay Citizens Advice Barrow In Furness
K Lamb Citizens Advice Allerdale (deceased 18/5/21)
K Evans Citizens Advice South Lakes
K A Little Citizens Advice Allerdale
W Robinson Citizens Advice Barrow In Furness
S Hewitson Citizens Advice Copeland
M A Robinson Citizens Advice Carlisle & Eden
J Alderson Citizens Advice Copeland

Company Secretary A C Spence

Independent Examiner Jane Ascroft FCA MA (Cantab)
Enterprise House
Harnire Enterprise Park
Barnard Castle
County Durham
DL12 8XP

Citizens Advice Cumbria

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year Ended 31 March 2021

Small Company Provisions

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

The trustees' annual report was approved on 20/07/2021 and signed on behalf of the board of trustees by:



J Whitehead (Chair)
Trustee

Citizens Advice Cumbria

Independent Examiner's Report to the Trustees of Citizens Advice Cumbria

Year Ended 31 March 2021

I report to the trustees on my examination of the financial statements of Citizens Advice Cumbria ('the charity') for the year ended 31 March 2021.

Responsibilities and Basis of Report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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

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 charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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.



Jane Ascroft FCA MA (Cantab)
Independent Examiner

Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XP

Citizens Advice Cumbria

Statement of Financial Activities (including Income and expenditure account)

Year Ended 31 March 2021

	Note	Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
Income and endowments					
Donations and legacies	5	500	–	500	–
Charitable activities	6	–	203,144	203,144	564,881
Investment income	7	26	–	26	209
Other income	8	–	–	–	748
Total income		<u>526</u>	<u>203,144</u>	<u>203,670</u>	<u>565,838</u>
Expenditure					
Expenditure on charitable activities	9,10	920	201,380	202,300	570,696
Total expenditure		<u>920</u>	<u>201,380</u>	<u>202,300</u>	<u>570,696</u>
Net income/(expenditure)		<u>(394)</u>	<u>1,764</u>	<u>1,370</u>	<u>(4,858)</u>
Transfers between funds		1,764	(1,764)	–	–
Net movement in funds		<u>1,370</u>	<u>–</u>	<u>1,370</u>	<u>(4,858)</u>
Reconciliation of funds					
Total funds brought forward		33,970	–	33,970	38,828
Total funds carried forward		<u>35,340</u>	<u>–</u>	<u>35,340</u>	<u>33,970</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 11 to 18 form part of these financial statements.

Citizens Advice Cumbria

Statement of Financial Position

31 March 2021

	Note	2021 £	2020 £
Current Assets			
Debtors	16	23,668	51,470
Cash at bank and in hand		<u>55,028</u>	<u>33,405</u>
		78,696	84,875
Creditors: amounts falling due within one year	17	<u>43,356</u>	<u>50,905</u>
Net Current Assets		<u>35,340</u>	<u>33,970</u>
Total Assets Less Current Liabilities		<u>35,340</u>	<u>33,970</u>
Net Assets		<u>35,340</u>	<u>33,970</u>
Funds of the Charity			
Unrestricted funds		<u>35,340</u>	<u>33,970</u>
Total charity funds	18	<u>35,340</u>	<u>33,970</u>

For the year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 20.07.21, and are signed on behalf of the board by:



G P Smith (Treasurer)
Trustee

The notes on pages 11 to 18 form part of these financial statements.

Citizens Advice Cumbria

Statement of Cash Flows

Year Ended 31 March 2021

	2021	2020
	£	£
Cash Flows from Operating Activities		
Net income/(expenditure)	1,370	(4,858)
<i>Adjustments for:</i>		
Other interest receivable and similar income	(26)	(209)
<i>Changes in:</i>		
Trade and other debtors	27,802	7,280
Trade and other creditors	<u>(7,549)</u>	<u>(8,062)</u>
Cash generated from operations	21,597	(5,849)
Interest received	<u>26</u>	<u>209</u>
Net cash from/(used in) operating activities	<u>21,623</u>	<u>(5,640)</u>
Net Increase/(Decrease) in Cash and Cash Equivalents	21,623	(5,640)
Cash and Cash Equivalents at Beginning of Year	33,405	39,045
Cash and Cash Equivalents at End of Year	<u>55,028</u>	<u>33,405</u>

The notes on pages 11 to 18 form part of these financial statements.

Citizens Advice Cumbria

Notes to the Financial Statements

Year Ended 31 March 2021

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is C/o Citizens Advice Carlisle and Eden Office, 2 Sandgate, Penrith, Cumbria, CA11 7TP.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There were no judgements made or estimation uncertainty that would have a significant impact in these, or the following years', figures

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

3. Accounting Policies *(continued)*

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. 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 contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under 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 a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories 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 Assets

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

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

3. Accounting Policies *(continued)*

Depreciation

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

Equipment - Fully depreciated

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.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2021

4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2021 there were 13 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

5. Donations and Legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations	500	500	—	—

6. Charitable Activities

	Restricted Funds £	Total Funds 2021 £	Restricted Funds £	Total Funds 2020 £
Money Advice and Pensions Service				
Debt Advice Project (MAPS)	—	—	364,882	364,882
Macmillan Cancer Support	200,002	200,002	199,999	199,999
MAPS Supervision	3,142	3,142	—	—
	<u>203,144</u>	<u>203,144</u>	<u>564,881</u>	<u>564,881</u>

7. Investment Income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
CCLA deposit account interest	26	26	182	182
Barclays loyalty reward	—	—	26	26
CAF Gold Interest	—	—	1	1
	<u>26</u>	<u>26</u>	<u>209</u>	<u>209</u>

8. Other Income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Other income	—	—	748	748

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

9. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Money Advice and Pensions Service Debt Advice Project (MAPS)	–	3,274	3,274
Macmillan Cancer Support	–	198,106	198,106
Support costs	920	–	920
	<u>920</u>	<u>201,380</u>	<u>202,300</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Money Advice and Pensions Service Debt Advice Project (MAPS)	685	360,546	361,231
Macmillan Cancer Support	–	197,999	197,999
Support costs	7,130	4,336	11,466
	<u>7,815</u>	<u>562,881</u>	<u>570,696</u>

10. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Money Advice and Pensions Service Debt Advice Project (MAPS)	3,274	–	3,274	361,231
Macmillan Cancer Support	198,106	–	198,106	197,999
Support costs and governance	–	920	920	11,466
	<u>201,380</u>	<u>920</u>	<u>202,300</u>	<u>570,696</u>

11. Independent Examination Fees

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>720</u>	<u>720</u>

12. Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

2021 £	2020 £
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The average head count of employees during the year was Nil (2020: Nil).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

13. Trustee Remuneration and Expenses

No salaries or wages have been paid to employees, including the members of the Board, during the year.

Expenses of £54 were reimbursed to trustees during the year (2020 - £Nil).

14. Transfers Between Funds

There was a transfer from the Macmillan Cancer Support restricted fund to unrestricted reserves totalling £1,896 in relation to a set percentage management fee.

15. Tangible Fixed Assets

	Equipment £
Cost	
At 1 April 2020 and 31 March 2021	<u>1,364</u>
Depreciation	
At 1 April 2020 and 31 March 2021	<u>1,364</u>
Carrying amount	
At 31 March 2021	<u>–</u>
At 31 March 2020	<u>–</u>

16. Debtors

	2021 £	2020 £
Macmillan debtor	23,668	50,000
Other debtors	–	1,470
	<u>23,668</u>	<u>51,470</u>

17. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	720	720
Macmillan partner payments owed to local CitA offices	42,636	49,500
Other creditors	–	685
	<u>43,356</u>	<u>50,905</u>

Citizens Advice Cumbria

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2021

18. Analysis of Charitable Funds

Unrestricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
General funds	19,970	526	(920)	1,764	21,340
Designated Funds	14,000	—	—	—	14,000
	<u>33,970</u>	<u>526</u>	<u>(920)</u>	<u>1,764</u>	<u>35,340</u>

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
General funds	14,828	957	(7,815)	12,000	19,970
Designated Funds	24,000	—	—	(10,000)	14,000
	<u>38,828</u>	<u>957</u>	<u>(7,815)</u>	<u>2,000</u>	<u>33,970</u>

Designated funds comprise £8,000 held as a cash flow buffer for member Local Citizens Advice and £6,000 for Strategic Development projects.

Restricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
MAPS	—	—	—	—	—
MAPS Management Fee	—	—	—	—	—
MacMillan Cancer Support	—	200,002	(198,106)	(1,896)	—
MAPS Training	—	—	—	—	—
MAPS Supervisions	—	3,142	(3,274)	132	—
	<u>—</u>	<u>203,144</u>	<u>(201,380)</u>	<u>(1,764)</u>	<u>—</u>

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
MAPS	—	359,076	(359,076)	—	—
MAPS Management Fee	—	2,866	(2,866)	—	—
MacMillan Cancer Support	—	199,999	(197,999)	(2,000)	—
MAPS Training	—	2,940	(2,940)	—	—
MAPS Supervisions	—	—	—	—	—
	<u>—</u>	<u>564,881</u>	<u>(562,881)</u>	<u>(2,000)</u>	<u>—</u>

Citizens Advice Cumbria

Notes to the Financial Statements (continued)

Year Ended 31 March 2021

18. Analysis of Charitable Funds (continued)

The specific purposes for which funds are to be applied are as follows:

MacMillan Cancer Support

The funding from Macmillan is to provide a specialist welfare benefits advice service to people affected by cancer.

Money Advice and Pensions Service Debt Advice Project (MAPS) Citizens Advice secured the contract from the Money Advice and Pensions Service to deliver debt and money advice targeted at people disadvantaged by a specific circumstances. Funding is disseminated across England and Wales according to supply and demand (of and for debt advice). Initial funding was only until September 2017. Following the referendum to leave the European Union and its impact on government departments/ agencies, the funding has been extended to March 2018.

MAPS Management Fee

CAC levies a management fee to meet the costs of managing the MASDAP contract including providing essential monthly and quarterly performance and financial reports. Surplus is designated for ongoing administrative and management costs.

19. Analysis of Net Assets Between Funds

	Unrestricted Funds	Total Funds
	£	£
Current assets	78,696	78,696
Creditors less than 1 year	(43,356)	(43,356)
Net assets	35,340	35,340

	Unrestricted Funds	Total Funds
	£	£
Current assets	84,875	84,875
Creditors less than 1 year	(50,905)	(50,905)
Net assets	33,970	33,970

20. Analysis of Changes in Net Debt

	At 1 Apr 2020	Cash flows	At 31 Mar 2021
	£	£	£
Cash at bank and in hand	33,405	21,623	55,028

21. Related Parties

The trustees all represent local CitA offices to whom the funding is distributed.

Citizens Advice Cumbria

Management Information

Year Ended 31 March 2021

The Following Pages Do Not Form Part of the Financial Statements.

Citizens Advice Cumbria

Detailed Statement of Financial Activities

Year Ended 31 March 2021

	2021 £	2020 £
Income and endowments		
Donations and legacies		
Donations	500	—
Charitable activities		
Money Advice and Pensions Service Debt Advice Project (MAPS)	—	364,882
Macmillan Cancer Support	200,002	199,999
MAPS Supervision	3,142	—
	<u>203,144</u>	<u>564,881</u>
Investment income		
CCLA deposit account interest	26	182
Barclays loyalty reward	—	26
CAF Gold Interest	—	1
	<u>26</u>	<u>209</u>
Other income		
Other income	—	748
	<u>—</u>	<u>748</u>
Total income	<u>203,670</u>	<u>565,838</u>
Expenditure on charitable activities		
Money Advice and Pensions Service Debt Advice Project (MAPS)		
Partner payments to local CitA offices - MAPS	—	360,546
MAPS Supervisions	3,274	685
	<u>3,274</u>	<u>361,231</u>
Macmillan Cancer Support		
Partner payments to local CitA offices - Macmillan	198,106	197,999
	<u>198,106</u>	<u>197,999</u>
Support costs and governance		
Independent Examination fees	720	720
Training costs	—	3,985
MAPS Refernet licence	—	5,700
Administration costs	—	50
Room hire and refreshments	—	752
Other costs	200	259
	<u>920</u>	<u>11,466</u>
Expenditure on charitable activities	<u>202,300</u>	<u>570,696</u>
Net income/(expenditure)	<u>1,370</u>	<u>(4,858)</u>