

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

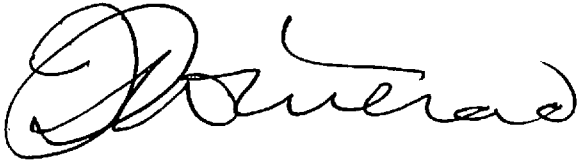
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

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:

A handwritten signature in black ink, appearing to read 'J Whitehead', is written over a horizontal line.

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

		Unrestricted funds £	2022 Restricted funds £	Total funds £	2021 Total funds £
	Note				
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 ~~1.8.10.2021~~ 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	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
	27,645	43,356

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	28,610	28,610

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

19. Analysis of Changes in Net Debt

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

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	856	500
Charitable activities		
Macmillan Cancer Support	201,500	200,002
MAPS Supervision	–	3,142
	<u>201,500</u>	<u>203,144</u>
Investment income		
CCLA deposit account interest	–	26
CAF Gold Interest	1	–
	<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	–	3,274
Macmillan Cancer Support		
Activities undertaken directly		
Partner payments to local CitA offices - Macmillan	199,289	198,106
Support costs and governance		
Insurance	176	–
Independent Examination fees	720	720
Training costs	7,900	–
Donation made to Local Citizens Advice	856	–
Other costs	146	200
	<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>