

Charity registration number 1097260 (England and Wales)

Company registration number 04646727

CITIZENS ADVICE ALLERDALE

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

CITIZENS ADVICE ALLERDALE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr K A Little	
	Mr W Pegram	
	Ms L M McDonald	
	Mr A I Semple	
	Mr A Norendal	(Appointed 5 February 2025)
	Miss M Becker	(Appointed 7 May 2025)
	Mrs J M Holliday	(Appointed 6 August 2025)
Secretary	Mrs T Edwards	
Senior management	Mrs T Edwards	Chief officer
Charity number	1097260	
Company number	04646727	
Registered office	Town Hall Workington Cumbria United Kingdom CA14 2RS	
Independent examiner	Sophie Graham BAcc(Hons), FCA, DChA Saint & Co Chartered Accountants Sterling House Wavell Drive, Rosehill Carlisle Cumbria CA1 2SA	
Bankers	HSBC Bank Plc 3 Powe Street Workington Cumbria CA14 3AH	

CITIZENS ADVICE ALLERDALE

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CITIZENS ADVICE ALLERDALE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

Summary of Objects

The charity's objects are specifically to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Allerdale and the surrounding areas.

Aims of the charity / mission statement

Citizens Advice Allerdale provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

We aim to:

- provide the advice people need for the problems they face
- improve the policies and practices that affect peoples' lives.

Ensuring our work delivers our aims

We review our aims, objectives and activities every year as part of our business planning process, leading to a two year Business and Development Plan (BDP) which is reviewed at least 6 monthly to address any changes in funding levels or service delivery requirements that may have arisen. The BDP for 2024-27 covers funding and fundraising, staff and volunteers recruitment and training, premises, equipment and IT, the implementation of which aims to ensure that all necessary inputs are in place to enable Citizens Advice Allerdale to deliver its objectives.

Main objectives for the year

Citizens Advice Allerdale's main objectives for the year were as follows:

- Increase and widen reach and engagement of people in our community
- Better demonstrate our impact
- Develop our services and quality to ensure we meet needs
- Identify and address systems failure where we are able
- Ensure we have the resources, systems, policies and procedures to enable the above.

CITIZENS ADVICE ALLERDALE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Review of performance against objectives

We have met all the requirements of the Citizens Advice Membership Scheme and the requirements for the Specialist Quality Mark standard. Citizens Advice members are subject to a three year independent audit cycle and in February 2024 the organisation successfully passed year three of the Leadership Self Assessment following an on site review of our compliance with required standards and best practice. In February 2025 the three year process restarted with a successful self assessment audit. The Specialist Quality Mark standard audit for legal aid services was also passed in December 2024.

We have continued to review and adapt our service model to meet the needs of the clients presenting to us, ensuring that advice is available across a range of channels and starting to investigate potential outreach locations.

In line with our Funding Strategy we have reviewed our main funding sources to identify new potential funders, both small and larger in order to maintain as broad a funding base as possible.

We have built and developed our relationships with both officers and elected members within the new Cumberland unitary authority.

We continue to collate information on social policy issues that affect our clients and contribute to both local and national campaigns to raise awareness and affect change in policies, practices and procedures. We deliver a monthly advice slot on BBC Radio Cumbria on which to raise awareness of social policy issues affecting people locally.

Contribution of Volunteers and Paid Staff

The successes of the charity could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the significant contribution made by the charity's volunteers in advising the public and administering the service without which Citizens Advice Allerdale could not operate.

During 2024-25 the service employed 20 paid workers (16.35 FTE) and 27 volunteers who collectively delivered across 14 projects, including the core service, as well as acting as trustees and directors of the charity.

Volunteers represent the indispensable core of the Citizens Advice service; they contribute, on average 142 hours (3.8 FTE) per week.

The public value of our volunteering may be expressed as an annualised figure of £232,987. However, their value is inadequately expressed in monetary terms, indeed, volunteers bring many skills and very often the experience gained helps individuals return to full employment.

How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The Board of Trustees have had due regard to the Charity Guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

CITIZENS ADVICE ALLERDALE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

Advice and Information Services

This year Citizens Advice Allerdale has continued to meet the needs of people living and working in the Allerdale area. Our free, independent, impartial and confidential service remains in demand with clients coming to us with more complex issues requiring longer term support.

The main areas of charitable activity are the provision of:

- General advice and information services
- Specialist advice on energy matters
- Specialist advice and casework services in debt
- Specialist advice and casework services in housing, including Legal Aid Services and Court Duty Support
- Specialist advice and casework services in welfare benefits, including for those affected by cancer
- Financial wellbeing advice
- Pension guidance via the Pensionwise service

During the reporting year 4,575 clients benefited from the services of Citizens Advice Allerdale dealing with 23,603 issues. These services achieved £4,047,360 in financial gains for our clients, primarily through income maximisation. In addition there was £1,112,283 of debts written off and repayments rescheduled.

The most significant issues dealt with were welfare benefits and tax credits, money advice, energy and utilities, housing and crisis support (hardship grants, food and fuel vouchers).

This year we have delivered projects for the following funders:

- Citizens Advice Energy Advice Programme
- Cumberland Council ('Core' grant, Money advice, Household Essentials/Hardship Support, Social Prosperity Fund support for volunteering)
- Cumbria Community Foundation (Benefit appeals support, Advice in the Wigton area)
- Legal Aid Agency (West Cumbria Court Duty, Housing Loss Prevention Advice Service [HLPAS], Housing Advice)
- Macmillan Cancer Support
- Money and Pension Service (Debt Advice Project and Pensionwise)
- North Lakes Foodbank / Trussell Trust
- Phyllis Harney Trust
- The National Lottery Community Fund
- Town and parish councils across the Allerdale area
- Transforming West Cumbria (Bedrock, Financial Wellbeing, West Cumbria Mental Health Partnership)

CITIZENS ADVICE ALLERDALE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

Factors Affecting the Achievement of Objectives

Maintaining sufficient sustainable funding to continue delivering the service remains a continual challenge. We continue to diversify our funding approach, approaching new funders and considering new fundraising methods, in order to deliver the most cost effective service whilst maintaining a high quality service for our clients. Funding for core, non-project services, remains a particular challenge despite our service offering excellent value for money both to funders and our local community.

Whilst our client numbers were slightly lower this year, people are presenting with more complex and entrenched issues with fewer options available and taking longer to resolve. This has an impact on the wellbeing of our staff and volunteers as they are not always able to offer resolutions so we continue to offer increased wellbeing support and additional training particularly around personal resilience and safeguarding issues.

Plans for Future Periods

Maintaining a sustainable service that meets the increased needs of our clients who are still navigating an ongoing and entrenched Cost of Living crisis remains a priority of the Trustee Board for 2025-26. The charity will continue to develop its funding strategy looking to further diversify our funding streams to remain as sustainable as possible. High quality services and audit reports will demonstrate to clients, stakeholders and funders the benefits of the service.

Continuation funding has been obtained for MaPSDAP and Pensionwise for 2025-26 and the Macmillan benefits advice project has been extended in its present form to May 2026.

The shared National Lottery Reaching Communities funding across the Cumberland Council footprint has enabled closer joint working and sharing of best practice as well as providing a high quality benefits advice service to clients.

We will continue developing our relationship with local businesses, in particular the Sellafield supply chain and other large local employers, to offer varied volunteering opportunities and utilise the social value network offers.

We will build on our existing relationships with Cumberland Council, across the health system and with our neighbouring Citizens Advice service in Copeland and Carlisle to ensure that local people continue to receive cost effective and high quality advice services.

We will continue to increase our profile in the community and better promote our services to ensure that we are reaching people who may not otherwise have access to free, confidential, impartial and independent advice.

CITIZENS ADVICE ALLERDALE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Financial review

The charity showed a surplus for the year of £4,468 (2024 - Deficit £57,560).

4.0% of income is 'core funding' from Cumberland Council (previously Allerdale District Council) to deliver advice services throughout the Allerdale area.

We deliver a country-wide welfare benefits contract (through Citizens Advice Cumbria) for Macmillan Cancer Support. Our remaining funding supports us to deliver benefits, debt, energy and financial wellbeing advice projects. We also hold the legal aid contract for the West Cumbria Court duty service and housing support, including the Housing Loss Prevention Advice Service. We work closely with Citizens Advice Copeland and Citizens Advice Carlisle & Eden for the delivery of various projects across the Cumberland council footprint.

Going Concern

Whilst the trustees are confident that we remain a going concern in that our funders continue to value our service, changes to their financial stability given the uncertain political and economic environment could affect that confidence.

Reserves Policy

Citizens Advice Allerdale is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. Citizens Advice Allerdale maintains a projection for the future and will ensure that this continues to be derived from as wide a variety of sources as possible.

The Trustees review our Reserves Policy annually and this is currently set at £160,000. Total reserves at 31 March 2025 were £244,415, of which £29,150 were restricted funds. Of this, £8,342 were tied up in tangible fixed assets, leaving £206,923 in free reserves available at the year end. This is slightly more than the reserves policy and will serve as contingency for the challenges ahead with uncertainty over funding.

Investment Powers

Citizens Advice Allerdale is empowered by item 5.11 of its Memorandum of Association to invest monies of the Company not immediately required for its own purposes in or upon such investments, securities or property as may be thought fit. Reserves and other funds not immediately required for Citizens Advice Allerdale's operations are deposited with Charities Official Investment Funds (COIF).

Donations and Grants Policy

Citizens Advice Allerdale does not provide grants or donations to other charities or organisations.

CITIZENS ADVICE ALLERDALE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

Statutory Information

Citizens Advice Allerdale is a registered charity and a company limited by guarantee and is governed by its memorandum and articles of association.

Organisational Structure

CA Allerdale is governed by its Trustee Board whose members are directors of the Company and are responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice Allerdale and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day to day operation of the organisation to senior management. The Trustee Board is independent from management.

The Board will establish subcommittees when it is appropriate to charge a group of Trustees with a required task. The articles limit the Chair to six years in office.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr K A Little

Mr W Pegram

Ms L M McDonald

Mr A I Semple

Ms L M V Clark

(Resigned 26 October 2024)

Mr D Fisher

(Resigned 14 February 2025)

Mr A Norendal

(Appointed 5 February 2025)

Mrs J A Sowerby

(Appointed 26 March 2025 and resigned 6 August 2025)

Miss M Becker

(Appointed 7 May 2025)

Mrs J M Holliday

(Appointed 6 August 2025)

Recruitment and Appointment of trustees

Trustees, who are also directors of the company, are elected from the local community. Trustees are recruited through various forms of publicity in the areas of operation, via social media and other external contacts. A formal process for the recruitment and election of new trustees, overseen by the Chair, is established. Recommendations are made to the trustee board which has the final decision on appointment. All trustees during the year 2024-25 were members of the public. The Cumberland Unitary authority has nominated a member to serve on the board as a representative of the council. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

CITIZENS ADVICE ALLERDALE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Trustee Induction and Training

CA Allerdale implements standard Citizens Advice procedures for induction and training which are regularly reviewed. New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and the recent financial performance of the charity. They also spend time in the office meeting staff and volunteers and observing service delivery.

Ongoing training for Trustee Board members is conducted by presentations from key staff, through the online Citizens Advice online training material and through the use of a Reference Manual for Trustees. Briefing papers about developments are presented to Board meetings when necessary.

Related Parties

Citizens Advice Allerdale is a member of Citizens Advice which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements. Citizens Advice Allerdale is audited annually over a three year cycle from paper based to in person visit.

Citizens Advice Allerdale also co-operates and liaises with several other advisory services, local charities and other agencies on behalf of clients.

Citizens Advice Allerdale is a corporate member of Citizens Advice Cumbria, which is the umbrella body for the county provision of the Macmillan welfare benefits contracts. Citizens Advice Allerdale is a delivery partner to these arrangements.

Risk Management

Major risks to which the organisation is exposed, as identified by the Trustees, are regularly reviewed by the Board and as necessary, appropriate action is taken by reviewing funding, personnel, policy procedures and all control systems to mitigate such risks. The risk management strategy comprises:

- An annual review of the principal risks and uncertainties that the charity faces (risk register);
- The establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and
- The implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

This work has identified that a major external risk is potential loss of funding. The effects of this have been minimised by the procedures in place which have led to funding being secured from a variety of sources. Citizens Advice Allerdale continues to seek to diversify its funding sources.

Internal risks identified include the loss of key experienced staff and the low number of trustees and their length of service. These are mitigated by ensuring robust succession planning and training for staff and working on targeted trustee recruitment through different channels such as the local supply chain and youth organisations. Trustee recruitment has resulted in recruitment of one new trustee and several others due to start their induction.

CITIZENS ADVICE ALLERDALE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Small Company Provisions

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

The trustees' report was approved by the Board of Trustees.

Mr K A Little

Trustee

5 November 2025

CITIZENS ADVICE ALLERDALE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE ALLERDALE

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

Responsibilities and basis of report

As the trustees of the charity (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.

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. 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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 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 Companies Act 2006 other than any requirement that the financial statements 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 financial statements 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 financial statements to be reached.

CITIZENS ADVICE ALLERDALE

INDEPENDENT EXAMINER'S REPORT (CONTINUED)

TO THE TRUSTEES OF CITIZENS ADVICE ALLERDALE

Sophie Graham BAcc(Hons), FCA, DChA

Saint & Co Chartered Accountants

Sterling House

Wavell Drive, Rosehill

Carlisle

Cumbria

CA1 2SA

5 November 2025

CITIZENS ADVICE ALLERDALE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Notes							
Income and endowments from:							
Donations and legacies	3	185,835	437,008	622,843	213,944	348,993	562,937
Charitable activities	4	32,254	-	32,254	22,360	-	22,360
Investments	5	4,958	-	4,958	4,603	-	4,603
Other income	6	488	49	537	-	72	72
Total income		<u>223,535</u>	<u>437,057</u>	<u>660,592</u>	<u>240,907</u>	<u>349,065</u>	<u>589,972</u>
Expenditure on:							
Charitable activities	7	<u>227,035</u>	<u>429,089</u>	<u>656,124</u>	<u>294,937</u>	<u>352,595</u>	<u>647,532</u>
Total expenditure		<u>227,035</u>	<u>429,089</u>	<u>656,124</u>	<u>294,937</u>	<u>352,595</u>	<u>647,532</u>
Net income/(expenditure) and movement in funds		(3,500)	7,968	4,468	(54,030)	(3,530)	(57,560)
Reconciliation of funds:							
Fund balances at 1 April 2024		<u>218,765</u>	<u>21,182</u>	<u>239,947</u>	<u>272,795</u>	<u>24,712</u>	<u>297,507</u>
Fund balances at 31 March 2025		<u>215,265</u>	<u>29,150</u>	<u>244,415</u>	<u>218,765</u>	<u>21,182</u>	<u>239,947</u>

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

CITIZENS ADVICE ALLERDALE

BALANCE SHEET

AS AT 31 MARCH 2025

		2025		2024	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	13		8,342		15,292
Current assets					
Debtors	14	54,927		64,279	
Cash at bank and in hand		272,359		226,568	
		<u>327,286</u>		<u>290,847</u>	
Creditors: amounts falling due within one year	15	(90,250)		(65,821)	
Net current assets			237,036		225,026
Total assets less current liabilities			245,378		240,318
Provision for other liabilities	16		(963)		(371)
Net assets			<u>244,415</u>		<u>239,947</u>
The funds of the charity					
Restricted income funds	19	29,150		21,182	
Unrestricted funds	20	215,265		218,765	
		<u>244,415</u>		<u>239,947</u>	

CITIZENS ADVICE ALLERDALE

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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.

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

The financial statements were approved by the trustees on 5 November 2025

Mr K A Little

Trustee

Company registration number 04646727 (England and Wales)

CITIZENS ADVICE ALLERDALE

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	24		40,833		(79,812)
Investing activities					
Investment income received		4,958		4,603	
Net cash generated from investing activities			4,958		4,603
Net cash generated from financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			45,791		(75,209)
Cash and cash equivalents at beginning of year			226,568		301,777
Cash and cash equivalents at end of year			272,359		226,568

CITIZENS ADVICE ALLERDALE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Citizens Advice Allerdale is a private company limited by guarantee incorporated in England and Wales. The registered office is Town Hall, Workington, Cumbria, CA14 2RS, United Kingdom.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

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

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grants receivable are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the company will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

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.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. Individual assets below £1,000 are not capitalised and are instead recognised in the Statement of Financial Activities.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	5 or 10 years straight line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/ (expenditure) in the period in which it arises.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	42,860	-	42,860	34,861	-	34,861
Grants	142,975	437,008	579,983	179,083	348,993	528,076
	<u>185,835</u>	<u>437,008</u>	<u>622,843</u>	<u>213,944</u>	<u>348,993</u>	<u>562,937</u>
Donations and gifts						
Cumberland Council	26,400	-	26,400	26,400	-	26,400
Workington Town Council	5,000	-	5,000	5,000	-	5,000
Maryport Town Council	1,000	-	1,000	1,000	-	1,000
Wigton Town Council	500	-	500	-	-	-
Keswick Town Council	500	-	500	500	-	500
Cockermouth Town Council	100	-	100	-	-	-
Parish councils	1,850	-	1,850	600	-	600
Donations received	7,510	-	7,510	1,361	-	1,361
	<u>42,860</u>	<u>-</u>	<u>42,860</u>	<u>34,861</u>	<u>-</u>	<u>34,861</u>

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

(Continued)

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants						
CC Money Advice Grant	66,570	-	66,570	66,570	-	66,570
Citizens Advice Grants	27,587	-	27,587	638	-	638
Cost of Living/Household Support Funds	-	31,200	31,200	-	20,500	20,500
Foodbank Funding	-	42,330	42,330	-	41,135	41,135
National Lottery Community Fund - Reaching Communities / Partnerships	20,000	45,866	65,866	-	-	-
MAPS Financial Inclusion Project	-	83,790	83,790	-	83,790	83,790
MacMillan	-	34,437	34,437	-	34,080	34,080
Pension Guidance	-	86,270	86,270	-	81,076	81,076
Cumbria Community Foundation	17,114	74,065	91,179	6,000	33,818	39,818
Energy Grants	-	34,050	34,050	-	32,094	32,094
Other	11,704	5,000	16,704	105,875	22,500	128,375
	<u>142,975</u>	<u>437,008</u>	<u>579,983</u>	<u>179,083</u>	<u>348,993</u>	<u>528,076</u>

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Advice and support		
LAA contract income	<u>32,254</u>	<u>22,360</u>

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	4,958	4,603

6 Other income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Other income	488	49	537	-	72	72

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

7 Expenditure on charitable activities

	Advice and support 2025 £	Advice and support 2024 £
Direct costs		
Staff costs	497,723	445,692
Travel expenses	3,077	3,568
Telephone	1,031	4,594
Subscriptions	9,352	9,543
Staff training and recruitment	3,124	1,833
Financial assistance to clients	24,074	24,829
Disbursements	699	439
Medical fees	-	125
	<u>539,080</u>	<u>490,623</u>
Share of support and governance costs (see note 8)		
Support	106,152	147,677
Governance	10,892	9,232
	<u>656,124</u>	<u>647,532</u>
Analysis by fund		
Unrestricted funds	227,035	294,937
Restricted funds	429,089	352,595
	<u>656,124</u>	<u>647,532</u>

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Support costs allocated to activities

	2025	2024
	£	£
Staff costs	47,869	95,894
Depreciation	6,950	7,667
Rent, service charges and room hire	24,931	19,898
Repairs and maintenance	298	1,006
Insurance	1,626	1,535
Cleaning	4,010	2,935
Printing, postage and stationery	6,500	6,765
Advertising	91	75
Computer costs	11,842	10,090
General expenses	2,035	1,812
Governance costs	10,892	9,232
	<u>117,044</u>	<u>156,909</u>
Analysed between:		
Advice and support	<u>117,044</u>	<u>156,909</u>

9 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's independent examiner:		
- for the independent examination of the charity's financial statements	1,500	1,450
- for other financial services	804	740
Depreciation of owned tangible fixed assets	6,950	7,667
Operating lease charges	<u>2,100</u>	<u>2,100</u>

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration, benefits or reimbursement of expenses from the charity during the year.

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	20	21
Employment costs	2025	2024
	£	£
Wages and salaries	482,325	482,764
Social security costs	37,420	36,179
Other pension costs	25,847	22,643
	545,592	541,586

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	88,900	83,871

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

13 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2024	103,165
At 31 March 2025	103,165
Depreciation and impairment	
At 1 April 2024	87,873
Depreciation charged in the year	6,950
At 31 March 2025	94,823
Carrying amount	
At 31 March 2025	8,342
At 31 March 2024	15,292

14 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	4,201	4,866
LAA work in progress	9,350	13,526
Other debtors	712	712
Prepayments and accrued income	40,664	45,175
	54,927	64,279

15 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Deferred income	17	65,070	53,188
Trade creditors		17,185	8,022
Accruals		7,995	4,611
		90,250	65,821

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Creditors: amounts falling due within one year (Continued)

Included within accruals above is £nil (2024: £nil) being balances of funds held as agent at 31 March 2025. During the year £nil (2024: £nil) was received and £nil (2024: £1,396) was paid out by the charity acting as agent.

16 Provisions for liabilities	2025 £	2024 £
Pensions and similar obligations	963	371

Movements on provisions:

	Pensions and similar obligations £
At 1 April 2024	371
Additional provisions in the year	592
At 31 March 2025	963

The provision is from an actuarial valuation given by TPT Retirement Solutions - The Growth Plan as at 31 March 2025. The scheme is classified as a 'last man standing arrangement'. Therefore the charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme.

17 Deferred income	2025 £	2024 £
Arising from grants	65,070	53,188

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	65,070	53,188
Movements in the year:		

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Deferred income	(Continued)	
Deferred income at 1 April 2024	53,188	17,700
Released from previous periods	(53,188)	(17,700)
Resources deferred in the year	65,070	53,188
	<u> </u>	<u> </u>
Deferred income at 31 March 2025	65,070	53,188
	<u> </u>	<u> </u>

Deferred income relates to funding received in advance where there are conditions that prevent recognition until they are met, including where the donor specifies the time period over which the expenditure should take place.

18 Retirement benefit schemes	2025	2024
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	25,847	22,643
	<u> </u>	<u> </u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
Energy Grants	-	34,050	(34,050)	-
Pension Guidance	-	86,270	(86,270)	-
DROs	3,794	49	-	3,843
Foodbank	-	42,330	(42,330)	-
MAPs	-	83,790	(83,790)	-
MacMillan	-	34,437	(34,437)	-
TWC Covid Grant	-	5,000	(5,000)	-
Cost of Living Support Fund	8,175	-	(915)	7,260
Energy Efficiency Fund	9,213	-	(1,954)	7,259
CCF Grants	-	74,065	(74,065)	-
Household Support Fund	-	27,000	(20,412)	6,588
National Lottery Community Fund - Reaching Communities / Partnerships	-	45,866	(45,866)	-
Affordable Food Provision Fund	-	4,200	-	4,200
	<u>21,182</u>	<u>437,057</u>	<u>(429,089)</u>	<u>29,150</u>

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Restricted funds

(Continued)

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Energy Grants	-	32,094	(32,094)	-
Pension Guidance	-	81,076	(81,076)	-
DROs	5,702	72	(1,980)	3,794
Foodbank	-	41,135	(41,135)	-
MAPs	-	83,790	(83,790)	-
MacMillan	-	34,080	(34,080)	-
TWC Covid Grant	-	22,500	(22,500)	-
Cost of Living Support Fund	8,175	-	-	8,175
Energy Efficiency Fund	10,835	-	(1,622)	9,213
Sellafield eVoucher Fund	-	8,000	(8,000)	-
Sellafield Rent Arrears Fund	-	12,500	(12,500)	-
CCF Grants	-	33,818	(33,818)	-
	<u>24,712</u>	<u>349,065</u>	<u>(352,595)</u>	<u>21,182</u>

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	<u>218,765</u>	<u>223,535</u>	<u>(227,035)</u>	<u>215,265</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	<u>272,795</u>	<u>240,907</u>	<u>(294,937)</u>	<u>218,765</u>

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	8,342	-	8,342
Current assets/(liabilities)	207,886	29,150	237,036
Provisions	(963)	-	(963)
	<u>215,265</u>	<u>29,150</u>	<u>244,415</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	15,292	-	15,292
Current assets/(liabilities)	203,844	21,182	225,026
Provisions	(371)	-	(371)
	<u>218,765</u>	<u>21,182</u>	<u>239,947</u>

22 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	2,100	2,100
Between two and five years	8,400	8,400
In over five years	11,025	13,125
	<u>21,525</u>	<u>23,625</u>

CITIZENS ADVICE ALLERDALE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

23 Related party transactions

There were no disclosable related party transactions during the year (2024 - none), other than remuneration of key management personnel as disclosed in the notes.

24 Cash generated from/(absorbed by) operations	2025 £	2024 £
Surplus/(deficit) for the year	4,468	(57,560)
Adjustments for:		
Investment income recognised in statement of financial activities	(4,958)	(4,603)
Depreciation and impairment of tangible fixed assets	6,950	7,667
Movements in working capital:		
Decrease/(increase) in debtors	9,352	(38,019)
Increase/(decrease) in creditors	12,547	(22,361)
(Decrease)/increase in provisions	592	(424)
Increase in deferred income	11,882	35,488
Cash generated from/(absorbed by) operations	40,833	(79,812)

25 Analysis of changes in net funds

The charity had no material debt during the year.