

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

England & Wales · Charity number 1111024

Details

Other names	CARLISLE AND DISTRICT CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	05384148
Registered	2005-08-24
Register	View on the Charity Commission register

Contact

Address	4th Floor Broadacre House Lowther Street Carlisle Cumbria CA3 8DA
Phone	03300563037
Website	www.ca-ce.org.uk

Activities

Objects: Objects4. The charity's objects ('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 Carlisle and Eden districts and surrounding areas.

Activities: The charity provides free, independent, confidential and impartial advice to everyone within the districts of Carlisle and Eden and the surrounding areas on their rights and responsibilities.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** CARLISLE AND DISTRICT AND SURROUNDING AREAS
- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£967,481	£956,733	£733,995	34
2024-03-31	£878,073	£855,965	£723,247	32
2023-03-31	£790,282	£686,734	£701,139	30
2022-03-31	£584,259	£494,674	£597,591	20
2021-03-31	£562,558	£469,486	£508,006	19

Trustees

Name	Role	Appointed
Andrew Abernethy		2025-10-06
Andrew John Setters		2016-05-25
Christine Weaving		2026-05-10
Cllr Jeanette Maria Whalen		2024-08-28
Katie Feltham		2024-01-02
Paul Forster		2022-02-23
Stephen Peter Smith		2023-10-11

Accounts

Carlisle and Eden Districts Citizens Advice Bureau
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

Carlisle and Eden Districts Citizens Advice Bureau

Financial Statements

Year Ended 31 March 2025

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Carlisle and Eden Districts Citizens Advice Bureau

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

Aims, Objectives, Strategies and Activities for the Year

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

The service aims:

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

During the year CACE offered increased numbers of face-to-face meetings with clients whilst telephone remained the most used or preferred method of contact. We remained sensitive to the differing needs and concerns of clients, volunteers and staff during this period with a mix of different client channels being offered.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcomes, together with the success of individual key projects and the benefits that have been borne from them. In carrying out the review we are ensuring that our aims, objectives and activities are in line with our stated purpose.

To obtain the necessary funding to provide these services, applications were made to various local and national providers of community finance and bids for commercial contracts were submitted. CACE recruited Local Advice Workers to enhance the face to face service provided locally by paid and volunteer workers.

In November 2024 the organisation successfully passed the annual Citizens Advice Leadership Self Assessment independent audit, which is a review by the national Citizens Advice organisation of our compliance with required standards and best practice.

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 Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

Achievements and Performance

Advice and information services

The main areas of charitable activity are, the provision of:

- general advice and information services
- specialist advice on energy matters
- specialist advice on Universal Credit matters up until the date of first payment
- specialist advice and casework services in welfare benefits for people affected by cancer
- specialist advice and casework services in debt

Telephone

In October 2023 CACE left the "Single Queue" Citizens Advice telephone support system, which provided for local offices to share the delivery of their phone services, with the aim of handling more calls. CACE estimated that services to residents of Carlisle & Eden would be improved outside this system, and subsequent reviews confirm that more local clients are now being dealt with.

Email

CACE continued to allocate appropriate levels of staff and volunteer resources to meet local demand and to support national services when possible.

Webchat

CACE have a small number of workers staffing online Citizens Advice webchat services. This allowed clients to access advice and information quickly, whilst also providing a direct referral route into specialist advice and support. In a small number of cases advice was delivered via video and letters.

Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. Volunteers represent the indispensable core of the organisation for without them, there would not be a Citizens Advice service. The volunteers contribute around 250 hours per week. Volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which CACE could not operate. Trustees and Directors of the Charity are also volunteers.

Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

Who used and benefitted from our services?

During the reporting year 8,765 unique clients (9,257 in 2023/24) benefited from the services of CACE dealing with 64,547 issues (54,440 in 2023/24).

The service assisted in the recovery of £10,273,901 (£9,466,388 in 2023/24) for its clients, primarily through income maximisation.

Clients continue to present with multiple problems and on average clients are presenting with over 7 issues each.

We continued to prioritise appointments for the more vulnerable members of society.

CACE managed projects in this year :

General Advice Carlisle	Covering core running costs to provide advice to people living or working in Carlisle and funded by Cumberland Council.
General Advice Eden	Covering core running costs to provide advice to people living or working in Eden and funded by Westmorland and Furness Council.
Macmillan Advice	Advising people affected by cancer (based at the Cumberland Infirmary) funded by Macmillan Cancer Support. The pilot "Booster" project was launched in September 2023 to provides county-wide support to people affected by cancer who are not be able to access advice locally.
MaPS Debt advice project	Advising people on debt issues and funded via national Citizens Advice.
Cumberland Debt	Advising people on financial management and debt issues in Carlisle and funded by Cumberland Council.
Westmorland & Furness Debt	Advising people on financial management and debt issues in Eden and funded by Westmorland and Furness Council.
Energy Advice Project (EAP)	Advising people and training front-line workers on energy-related matters, funded via national Citizens Advice.
Advice Brampton & Longtown (ABL)	Advising people living in rural areas of Carlisle, in particularly Brampton and Longtown, and funded by Cumbria Community Foundation.
Remote Advice Work	Advising people via telephone and email, funded by Headley Trust.
Westmorland & Furness Money Advice Outreach	A pilot project to deliver advice sessions throughout Eden.

Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

Partner Projects Cumberland

National Lottery Benefits

Providing benefit advice and representation, led by CA Allerdale.

UKSPF

Providing volunteer opportunities for people throughout Cumberland, alongside colleagues at CA Allerdale & CA Copeland.

Partner Projects North West

Electricity North West (ENW)

Advising people throughout the North West on energy matters. This project is led by Citizens Advice Manchester.

Partner Projects England & Wales

Help to Claim

assisting people up to first payment of Universal Credit, funded via national Citizens Advice.

We support people on any issue that they may face, however our most common enquiry area is welfare benefits and tax credits (including Universal Credit).

Research and Campaigns

CACE continues to organise local campaigns and uses its connections with the local media to raise awareness of injustices, or the availability of different benefits, grants and services or generally to promote the service.

Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we continue to diversify our approach to ensure we are delivering the most cost effective service we possibly can. This is about delivering a service that genuinely meets clients' needs whilst making us as cost effective as possible.

There are continuing costs of delivering services (staffing being the largest single cost) as well as additional costs to meet increased needs (e.g. new IT hardware and software to meet cyber security requirements).

The availability of funding in the charity sector continued to be a challenge during the period. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

CACE continues to offer hybrid working arrangements, whilst offering a mix of channels for clients.

Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

Financial Review

Investment Policy

As stated in its Articles, paragraph 5.11(a) the Company has the power to invest or deposit funds in furtherance of its Objects.

Reserves policy

Carlisle & Eden Districts Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. CACE will maintain a projection of income and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

The Trustees believe that CACE continues to face some financial uncertainty due primarily to the need to respond to energy cost increases, the current national cost of living increases and inflation and the short-term nature of many funding streams together with uncertainty about the implications of the local government re-organisation in Cumbria that began in April 2023.

On reviewing potential cost increases, and the implications of any significant reductions in income, the Trustees consider that the maintenance of unrestricted reserves equal to at least eight months' normal operational expenditure is a prudent response to this uncertainty. The total free unrestricted reserves amount to £729,377 (2024 - £629,517). The total running costs for the period amounted to £956,753 (2024 - £855,965) giving an 8 month reserve requirement of £637,835 (2024 - £570,643) which is less than the level of free unrestricted reserves.

Principal Funding Sources

The Trustees extend their gratitude to Cumberland Council and Westmorland & Furness Council, who continued to support the core operating capacity of the charity. Additionally project-specific funding was received from:

- these Councils and from the Money and Pensions Service (via national Citizens Advice) in support of the debt advice work,
- Cumbria Community Foundation,
- Citizens Advice nationally for energy advice and support AND for helping people to claim Universal Credit,
- Electricity North West for energy-related advice and services,
- Macmillan Cancer Support for the service for people affected by cancer and

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

Going Concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

Plans for Future Periods

The charity has identified a need for offering a diverse range of volunteering opportunities to people in Carlisle & Eden. Working with colleagues in West Cumbria CACE has secured funding from Cumberland Council to resource additional training and support for volunteers.

The charity will continue to:

- develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.
- to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer to new funders, whilst never compromising on the high quality service that our clients expect and deserve.

Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

Structure, Governance and Management

Statutory Information

Carlisle and Eden Districts Citizens Advice Bureau became an incorporated body and commenced operations on 1st April 2006. Carlisle District Citizens Advice Bureau merged with Eden Citizens Advice Bureau to form Carlisle and Eden Districts Citizens Advice Bureau on 1st July 2012, at which date the assets and liabilities of Eden Citizens Advice Bureau were acquired by the newly named organisation.

Governing Document

Carlisle and Eden Districts Citizens Advice Bureau is a registered charity and a company limited by guarantee. Carlisle and Eden Districts Citizens Advice Bureau is also known and referred to as Citizens Advice Carlisle and Eden (CACE). The maximum liability of each member is limited to £10. CACE is governed by its Memorandum and Articles of Association as amended in 2012, 2022, 2023 and 2025. The 2022 amendment allowed CACE to provide advice to clients beyond the Carlisle and Eden districts and surrounding areas. The 2023 amendment allowed Officers of CACE to remain in post for up to 7 years, if there are circumstances which preclude the appointment of a successor before the prior maximum of 6 years. The 2025 amendment aligned the wording and layout of CACE's Articles with those of the national Citizens Advice organisation.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the company, are elected from the local community. A formal process for the recruitment and election of new Trustees, overseen by the Chair, is established. Recommendations are made to the Trustee Board who have the final decision on appointment. A separate process agreed by the Trustee Board is followed for the election of the Chair. The majority of trustees during the year 2024-25 were members of the public. The only exception being that Cumberland Council had nominated one member to serve on the Trustee Board. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Trustee Induction and Training

Trustees are recruited periodically through targeted as well as non-specific advertising and new trustees are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are required to complete specified national Citizens Advice training modules and are also encouraged to attend appropriate CA or external training events where these will facilitate the understanding of their role.

Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

Organisational Structure

CACE is governed by its Trustee Board which is 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 CACE 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. A register of members' interests is maintained at the registered office, and is available to the public.

Related Parties

CACE is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring performance against these standards. Operating policies are independently determined by the Trustee Board of CACE in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients.

Major Risks

CACE has agreed a risk management strategy and risk register with the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CACE regularly monitors its level of risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Reference and Administrative Details

Registered charity name	Carlisle and Eden Districts Citizens Advice Bureau
Charity registration number	1111024
Company registration number	05384148
Principal office and registered office	4th Floor, Broadacre House Lowther Street Carlisle Cumbria CA3 8DA

Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

The Trustees

Andrew Setters	
Jacqueline Nichol	(Resigned 26 February 2025)
Mike Taylor	(Resigned 28 August 2024)
Paul Forster	
Catriona Morton	(Resigned 31 May 2025)
Mireia Munoz-Soldado	(Resigned 26 February 2025)
Stephen Smith	
Katie Feltham	
Cllr Jeanette Whalen	(Appointed 28 August 2024)
Michael Whelan	
Sally Sarginson	(Appointed 26 February 2025)
Cheryl Cowperthwaite	(Appointed 26 February 2025)
Beth Furneaux	(Appointed 26 February 2025)

Company Secretary

Andrew Auld

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.

The trustees' annual report was approved on 05/12/2025 and signed on behalf of the board of trustees by:



Andrew Setters
Trustee

Carlisle and Eden Districts Citizens Advice Bureau

Independent Examiner's Report to the Trustees of Carlisle and Eden Districts Citizens Advice Bureau

Year Ended 31 March 2025

I report to the trustees on my examination of the financial statements of Carlisle and Eden Districts Citizens Advice Bureau ('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:

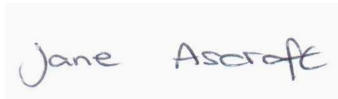
1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement 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).

Carlisle and Eden Districts Citizens Advice Bureau

Independent Examiner's Report to the Trustees of Carlisle and Eden Districts Citizens Advice Bureau *(continued)*

Year Ended 31 March 2025

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.

A handwritten signature in blue ink that reads "Jane Ascroft". The signature is written in a cursive style with a clear, legible font.

Jane Ascroft FCA MA (Cantab)
Independent Examiner

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

Carlisle and Eden Districts Citizens Advice Bureau

Statement of Financial Activities (including income and expenditure account)

Year Ended 31 March 2025

			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	11,205	–	11,205	9,789
Charitable activities	6	238,060	697,628	935,688	845,825
Investment income	7	20,588	–	20,588	22,459
Total income		<u>269,853</u>	<u>697,628</u>	<u>967,481</u>	<u>878,073</u>
Expenditure					
Expenditure on charitable activities	8,9	245,705	711,028	956,733	855,965
Total expenditure		<u>245,705</u>	<u>711,028</u>	<u>956,733</u>	<u>855,965</u>
Net income		<u>24,148</u>	<u>(13,400)</u>	<u>10,748</u>	<u>22,108</u>
Transfers between funds		(13,400)	13,400	–	–
Net movement in funds		<u>10,748</u>	<u>–</u>	<u>10,748</u>	<u>22,108</u>
Reconciliation of funds					
Total funds brought forward		723,247	–	723,247	701,139
Total funds carried forward		<u>733,995</u>	<u>–</u>	<u>733,995</u>	<u>723,247</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 15 to 27 form part of these financial statements.

Carlisle and Eden Districts Citizens Advice Bureau

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible fixed assets	15	4,618	5,440
Investments	16	—	88,290
		<u>4,618</u>	<u>93,730</u>
Current Assets			
Debtors	17	94,766	101,937
Investments	18	265,491	257,975
Cash at bank and in hand		425,309	395,049
		<u>785,566</u>	<u>754,961</u>
Creditors: amounts falling due within one year	20	<u>56,189</u>	<u>125,444</u>
Net Current Assets		<u>729,377</u>	<u>629,517</u>
Total Assets Less Current Liabilities		<u>733,995</u>	<u>723,247</u>
Net Assets		<u>733,995</u>	<u>723,247</u>
Funds of the Charity			
Unrestricted funds		<u>733,995</u>	<u>723,247</u>
Total charity funds	23	<u>733,995</u>	<u>723,247</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 05/12/2025 and are signed on behalf of the board by:



Andrew Setters
Trustee

The notes on pages 15 to 27 form part of these financial statements.

Carlisle and Eden Districts Citizens Advice Bureau

Statement of Cash Flows

Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash Flows from Operating Activities			
Net income		10,748	22,108
<i>Adjustments for:</i>			
Depreciation of tangible fixed assets		3,194	2,720
Other interest receivable and similar income		(20,588)	(22,459)
Accrued income		(1,080)	(1,073)
<i>Changes in:</i>			
Trade and other debtors		7,171	(69,928)
Trade and other creditors		(68,175)	(23,854)
Cash generated from operations		(68,730)	(92,486)
Interest received		20,588	22,459
Net cash used in operating activities		<u>(48,142)</u>	<u>(70,027)</u>
Cash Flows from Investing Activities			
Purchase of tangible assets		(2,372)	(8,160)
Purchases of other investments		(7,516)	81,710
Net cash (used in)/from investing activities		<u>(9,888)</u>	<u>73,550</u>
Net (Decrease)/Increase in Cash and Cash Equivalents		(58,030)	3,523
Cash and Cash Equivalents at Beginning of Year		<u>653,024</u>	<u>649,501</u>
Cash and Cash Equivalents at End of Year	19	<u>594,994</u>	<u>653,024</u>

The notes on pages 15 to 27 form part of these financial statements.

Carlisle and Eden Districts Citizens Advice Bureau

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 4th Floor, Broadacre House, Lowther Street, Carlisle, Cumbria, CA3 8DA.

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. The trustees consider that there are no significant estimates or judgements affecting these financial statements.

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.

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:

Carlisle and Eden Districts Citizens Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

3. Accounting Policies *(continued)*

Income *(continued)*

- 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.

Operating Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible Assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Carlisle and Eden Districts Citizens Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

3. Accounting Policies *(continued)*

Tangible Assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

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:

Office Equipment	- Fully depreciated
Computer Equipment	- Fully depreciated

Investments

Fixed asset investments include cash deposits with a maturity of more than twelve months from the date of acquisition or opening of the deposit or similar account.

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.

Defined Contribution Plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

Carlisle and Eden Districts Citizens Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

Trade 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.

Current Asset Investments

Current asset investments include cash deposits with a maturity of between three and twelve months from the date of acquisition or opening of the deposit or similar account.

Trade 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.

4. Limited by Guarantee

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

5. Donations and Legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations	2,205	2,205	789	789

Carlisle and Eden Districts Citizens Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

5. Donations and Legacies *(continued)*

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Gifts				
Rent - gift in kind	9,000	9,000	9,000	9,000
	<u>11,205</u>	<u>11,205</u>	<u>9,789</u>	<u>9,789</u>

The gift in kind relates to free use of premises at 2 Sandgate, Penrith.

6. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
General Advice	26,647	54,700	81,347
MaPS DAP	–	58,049	58,049
Help to Claim	–	241,682	241,682
National Lottery Benefits	–	45,781	45,781
Energy Advice Project	–	70,024	70,024
Macmillan	–	109,225	109,225
Debt advice	88,760	–	88,760
Advice Brampton and Longtown	–	25,000	25,000
W&F MA Outreach	–	51,000	51,000
UK SPF	–	16,667	16,667
Headley Trust	–	15,000	15,000
Electricity North West	117,008	–	117,008
Other income from charitable activities	5,645	10,500	16,145
	<u>238,060</u>	<u>697,628</u>	<u>935,688</u>

Carlisle and Eden Districts Citizens Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2025

6. Charitable Activities (continued)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
General Advice	37,520	54,700	92,220
MaPS DAP	–	60,119	60,119
Help to Claim	–	216,215	216,215
Energy Advice Project	–	47,793	47,793
Macmillan	–	92,638	92,638
Debt advice	88,760	–	88,760
Long Covid	–	12,000	12,000
Mental Well Being	–	17,000	17,000
Advice Brampton and Longtown	–	30,000	30,000
Headley Trust	–	30,000	30,000
Electricity North West	81,508	–	81,508
Cost of Living	–	65,000	65,000
Other income from charitable activities	12,572	–	12,572
	<u>220,360</u>	<u>625,465</u>	<u>845,825</u>

7. Investment Income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	<u>20,588</u>	<u>20,588</u>	<u>22,459</u>	<u>22,459</u>

8. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Costs of charitable activities	166,145	539,100	705,245
Support costs	79,560	171,928	251,488
	<u>245,705</u>	<u>711,028</u>	<u>956,733</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Costs of charitable activities	141,668	470,492	612,160
Support costs	37,812	205,993	243,805
	<u>179,480</u>	<u>676,485</u>	<u>855,965</u>

Carlisle and Eden Districts Citizens Advice Bureau

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
	£	£	£	£
Costs of charitable activities	705,245	249,220	954,465	854,457
Governance costs	—	2,268	2,268	1,508
	<u>705,245</u>	<u>251,488</u>	<u>956,733</u>	<u>855,965</u>

10. Net Income

Net income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	<u>3,194</u>	<u>2,720</u>

11. Independent Examination Fees

	2025	2024
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,200</u>	<u>1,200</u>

12. Staff Costs

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

	2025	2024
	£	£
Wages and salaries	713,875	627,453
Social security costs	53,367	44,281
Employer contributions to pension plans	<u>55,050</u>	<u>47,002</u>
	<u>822,292</u>	<u>718,736</u>

The average head count of employees during the year was 34 (2024: 32). The average number of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Advice and information staff	27	25
Administrative staff	5	5
Management staff	<u>2</u>	<u>2</u>
	<u>34</u>	<u>32</u>

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

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £98,407 (2024: £95,264).

Carlisle and Eden Districts Citizens Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2025

13. Trustee Remuneration and Expenses

No trustees received any remuneration or expenses during the current and previous year.

14. Transfers Between Funds

During the year £13,400 was transferred from unrestricted funds to cover projects running at a deficit.

15. Tangible Fixed Assets

	Office Equipment £	Computer Equipment £	Total £
Cost			
At 1 April 2024	49,520	67,465	116,985
Additions	2,372	—	2,372
At 31 March 2025	<u>51,892</u>	<u>67,465</u>	<u>119,357</u>
Depreciation			
At 1 April 2024	49,520	62,025	111,545
Charge for the year	474	2,720	3,194
At 31 March 2025	<u>49,994</u>	<u>64,745</u>	<u>114,739</u>
Carrying amount			
At 31 March 2025	<u>1,898</u>	<u>2,720</u>	<u>4,618</u>
At 31 March 2024	<u>—</u>	<u>5,440</u>	<u>5,440</u>

16. Investments

	Cash or cash equivalents £
Cost or valuation	
At 1 April 2024	88,290
Additions	—
Transfers	(88,290)
At 31 March 2025	<u>—</u>
Impairment	
At 1 April 2024 and 31 March 2025	
Carrying amount	
At 31 March 2025	<u>—</u>
At 31 March 2024	<u>88,290</u>

All investments shown above are held at valuation.

The fixed asset investment at 31 March 2024 comprises a 3 year fixed rate bond held with Charity Bank which matures on 29th March 2026.

Carlisle and Eden Districts Citizens Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

17. Debtors

	2025 £	2024 £
Prepayments	—	1,001
Accrued grant income	94,766	100,903
Other debtors	—	33
	<u>94,766</u>	<u>101,937</u>

18. Investments

	2025 £	2024 £
United Trust - 6 month bond	88,801	85,000
Aldermore - 1 year fixed rate	85,000	85,000
Redwood Bank - 1 year bond	—	87,975
Charity Bank - 3 year bond	91,690	—
	<u>265,491</u>	<u>257,975</u>

19. Cash and Cash Equivalents

Cash and cash equivalents comprise the following:

	2025 £	2024 £
Cash at bank and in hand	425,309	395,049
Short-term deposits	265,491	257,975
	<u>690,800</u>	<u>653,024</u>

20. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	20,879	97,459
Social security and other taxes	17,991	6,034
Pension creditor	7,232	5,797
Client funds	10,087	16,154
	<u>56,189</u>	<u>125,444</u>

21. Deferred Income

	2025 £	2024 £
At 1 April 2024	94,288	99,000
Amount released to income	(94,288)	(99,000)
Amount deferred in year	18,788	94,288
At 31 March 2025	<u>18,788</u>	<u>94,288</u>

Carlisle and Eden Districts Citizens Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2025

22. Pensions and Other Post Retirement Benefits

Defined contribution plans

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £55,050 (2024: £47,002)

23. Analysis of Charitable Funds

Unrestricted funds

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	629,517	269,853	(242,511)	72,518	729,377
Capital fund	5,440	–	(3,194)	2,372	4,618
Fixed asset investments	88,290	–	–	(88,290)	–
	<u>723,247</u>	<u>269,853</u>	<u>(245,705)</u>	<u>(13,400)</u>	<u>733,995</u>

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	505,564	252,608	(176,760)	48,105	629,517
Capital fund	–	–	(2,720)	8,160	5,440
Fixed asset investments	170,000	–	–	(81,710)	88,290
	<u>675,564</u>	<u>252,608</u>	<u>(179,480)</u>	<u>(25,445)</u>	<u>723,247</u>

Restricted funds

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
CACE/Macmillan Service	–	109,225	(109,451)	226	–
Money Advice Service Debt Advice Project (MaPSDAP)	–	58,049	(61,912)	3,863	–
Energy Advice project	–	70,024	(70,060)	36	–
Help to Claim	–	241,682	(238,977)	(2,705)	–
Headley Trust	–	15,000	(15,116)	116	–

Carlisle and Eden Districts Citizens Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2025

23. Analysis of Charitable Funds (continued)

Advice Brampton and Longtown (ABL)	–	25,000	(25,232)	232	–
General Advice Carlisle	–	54,700	(65,142)	10,442	–
National Lottery Benefits	–	45,781	(45,424)	(357)	–
UK SPF	–	16,667	(17,283)	616	–
W&F MA Outreach	–	51,000	(51,572)	572	–
Waiting Well	–	10,500	(10,859)	359	–
	–	<u>697,628</u>	<u>(711,028)</u>	<u>13,400</u>	–

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
CACE/Macmillan Service	–	92,638	(92,638)	–	–
Money Advice Service	–	60,119	(60,119)	–	–
Debt Advice Project (MaPSDAP)	–	47,793	(50,285)	–	–
Energy Advice project	2,492	216,215	(250,726)	11,428	–
Help to Claim	23,083	17,000	(17,000)	–	–
Mental Well Being	–	30,000	(30,000)	–	–
Headley Trust	–	30,000	(30,000)	–	–
Advice Brampton and Longtown (ABL)	–	30,000	(30,000)	–	–
CA Cost of Living	–	15,000	(15,000)	–	–
CCC Cost of Living	–	50,000	(50,000)	–	–
General Advice Carlisle	–	54,700	(68,717)	14,017	–
Long Covid	–	12,000	(12,000)	–	–
	<u>25,575</u>	<u>625,465</u>	<u>(676,485)</u>	<u>25,445</u>	–

Carlisle and Eden Districts Citizens Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

23. Analysis of Charitable Funds *(continued)*

CACE/Macmillian Advice

Advising people affected by cancer {based at the Cumberland Infirmary}.

Money and Pensions Service Debt Advice Project (MaPSDAP) This is a project funded by the Money and Pensions Service to provide debt advice via a range of channels. The funds are used to employ caseworkers although work done by volunteers (supervised by the paid caseworkers) can count towards the targets.

Energy Advice Project

This project is part-funded by Citizens Advice via various funding sources to provide advice and support to people on energy matters. This can involve challenging energy debts, checking and switching tariffs and registering for Priority Services.

Electricity North West (ENW)

Funded by Electricity North West via Citizens Advice Manchester and delivered alongside other local citizens advice offices this project provides energy advice to consumers in the North West.

Citizens Advice Help to Claim (Universal Credit)

This is an advice service provided to people about Universal Credit matters up to the date they receive their first payment.

Mental Well Being

This is to provide advice to people to resolve problems before have a detrimental impact on their mental health.

Advice Brampton and Longtown (ABL)

This is an outreach project covering Brampton and Longtown.

Remote Advice

This is funded by the Headley Trust to advise people via telephone or email.

Cost of Living (COL)

These are funds provided to provide advice to help people affected by the cost of living crisis.

General Services

These are the core advice services in Carlisle & Eden funded by local Councils. These funds also contribute towards core running costs.

Debt Advice

These are debt advice services in Carlisle and Eden funded by the respective Councils.

Long Covid

This is a project to provide advice (mainly on Employment matters) to people affected by long covid.

Westmorland & Furness Money Advice Outreach (W&F MA Outreach)

This is a pilot project to deliver advice sessions throughout Eden – at venues in Appleby, Kirkby Stephen & Penrith. As well as via a dedicated remote service to Alston and home visits throughout the district.

National Lottery Benefits

This is to provide welfare benefit advice and representation to people in Carlisle.

UKSPF

This is to provide volunteer opportunities and support for people throughout the Carlisle district.

Carlisle and Eden Districts Citizens Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

24. Analysis of Net Assets Between Funds

	Unrestricted Funds	Total Funds
	£	2025 £
Tangible fixed assets	4,618	4,618
Investments	—	—
Current assets	785,566	785,566
Creditors less than 1 year	(56,189)	(56,189)
Net assets	733,995	733,995

	Unrestricted Funds	Total Funds
	£	2024 £
Tangible fixed assets	5,440	5,440
Investments	88,290	88,290
Current assets	754,961	754,961
Creditors less than 1 year	(125,444)	(125,444)
Net assets	723,247	723,247

25. Analysis of Changes in Net Debt

	At 1 Apr 2024	Cash flows	At 31 Mar 2025
	£	£	£
Cash at bank and in hand	395,049	30,260	425,309
Current asset investments	257,975	7,516	265,491
	<u>653,024</u>	<u>37,776</u>	<u>690,800</u>

26. Operating Lease Commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Not later than 1 year	25,800	25,800
Later than 1 year and not later than 5 years	43,047	68,847
	<u>68,847</u>	<u>94,647</u>

Carlisle and Eden Districts Citizens Advice Bureau

Management Information

Year Ended 31 March 2025

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

Carlisle and Eden Districts Citizens Advice Bureau

Detailed Statement of Financial Activities

Year Ended 31 March 2025

	2025 £	2024 £
Income and endowments		
Donations and legacies		
Donations	2,205	789
Rent - gift in kind	9,000	9,000
	<u>11,205</u>	<u>9,789</u>
Charitable activities		
General Advice	81,347	92,220
MaPS DAP	58,049	60,119
Help to Claim	241,682	216,215
National Lottery Benefits	45,781	–
Energy Advice Project	70,024	47,793
Macmillan	109,225	92,638
Debt advice	88,760	88,760
Long Covid	–	12,000
Mental Well Being	–	17,000
Advice Brampton and Longtown	25,000	30,000
W&F MA Outreach	51,000	–
UK SPF	16,667	–
Headley Trust	15,000	30,000
Electricity North West	117,008	81,508
Cost of Living	–	65,000
Other income from charitable activities	16,145	12,572
	<u>935,688</u>	<u>845,825</u>
Investment income		
Bank interest receivable	20,588	22,459
	<u>20,588</u>	<u>22,459</u>
Total income	<u>967,481</u>	<u>878,073</u>

Carlisle and Eden Districts Citizens Advice Bureau

Detailed Statement of Financial Activities *(continued)*

Year Ended 31 March 2025

	2025 £	2024 £
Expenditure		
<i>Activities undertaken directly</i>		
Wages and salaries	583,441	490,129
Employer's NIC	53,367	44,281
Pension costs	55,050	47,002
Rent and rates	2,600	2,600
Partner payments	1,557	11,000
Translation costs	–	(850)
Telephone	–	357
Postage, stationery and other office costs	342	334
Computer costs	2,985	11,649
Staff expenses and training	5,739	5,616
Sundry expenses	164	42
	<u>705,245</u>	<u>612,160</u>
<i>Support costs</i>		
Wages and salaries	130,434	137,324
Rent	34,494	32,141
Rates	2,303	2,750
Light & heat	5,781	4,963
Repairs & maintenance	2,164	1,661
Insurance	4,717	2,250
Service charges	16,447	16,457
Translation costs	4,663	6,063
Legal and professional fees	8,346	6,085
Telephone	4,276	6,305
Postage, stationery and other office costs	8,293	5,850
Depreciation	3,194	2,720
Computer costs	12,148	4,886
Staff expenses and training	3,692	3,287
Reference materials	7,659	9,429
Other costs	609	126
	<u>249,220</u>	<u>242,297</u>
<i>Governance costs</i>		
Accountancy fees	1,168	1,200
Legal and other professional fees	1,100	308
	<u>2,268</u>	<u>1,508</u>
Total expenditure	<u>956,733</u>	<u>855,965</u>
Net income	<u>10,748</u>	<u>22,108</u>

Accounts

Carlisle and Eden Districts Citizen Advice Bureau
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 8XP

Carlisle and Eden Districts Citizen Advice Bureau

Financial Statements

Year Ended 31 March 2024

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Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' 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 charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Carlisle and Eden districts and surrounding areas.

Aims, Objectives, Strategies and Activities for the Year

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

The service aims:

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

During the year CACE offered increased numbers of face-to-face meetings with clients whilst telephone remained the most used or preferred method of contact. We remained sensitive to the differing needs and concerns of clients, volunteers and staff during this period with a mix of different client channels being offered.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcomes, together with the success of individual key projects and the benefits that have been borne from them. In carrying out the review we are ensuring that our aims, objectives and activities are in line with our stated purpose.

To obtain the necessary funding to provide these services, applications were made to various local and national providers of community finance and bids for commercial contracts were submitted. CACE recruited 4 Local Advice Workers to enhance the face to face service provided locally by paid and volunteer workers.

In November 2023 the organisation successfully passed the annual Citizens Advice Leadership Self Assessment independent audit, which is a review by the national Citizens Advice organisation of our compliance with required standards and best practice.

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 Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' Report) *(continued)*

Year Ended 31 March 2024

Achievements and Performance

Advice and information services

The main areas of charitable activity are the provision of:

- general advice and information services
- specialist advice on energy matters
- specialist advice on Universal Credit matters up until the date of first payment
- specialist advice and casework services in welfare benefits for people affected by cancer
- specialist advice and casework services in debt

Telephone

At the start of the year CACE were in the "Single Queue" Citizens Advice telephone support system. This allowed local offices to work together in groups, to share the delivery of their phone services, with the aim of handling more calls, reducing waiting time and improving the client journey. Following changes to the arrangement, CACE reviewed their involvement and estimated that services to residents of Carlisle & Eden would be improved outside this system. CACE left the Single Queue in October 2023 and reviews confirm that more clients are now being dealt with.

Email

CACE continued to allocate appropriate levels of staff and volunteer resources to meet local demand and to support national services when possible.

Webchat

CACE have a small number of workers staffing online Citizens Advice webchat services. This allowed clients to access advice and information quickly, whilst also providing a direct referral route into specialist advice and support. In a small number of cases advice was delivered via video and letters.

Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which CACE could not operate. Throughout 2023/24 the service employed 32 paid workers (23 FTEs) (2022/23 the service employed 30 paid workers (19.4 FTEs)), and 30 volunteers together delivering some 14 (2022/23: 13) projects, including the core service. Trustees and Directors of the Charity are also volunteers.

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice service. The volunteers contribute, on average, 252 hours per week. The public value of volunteering may be expressed as an annualised figure of £338,056. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals wishing to return to full employment to do so.

Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' Report) (continued)

Year Ended 31 March 2024

Overall financial value to society in 2023/24

Funding for CACE continues to represent excellent value for money.

Overall value (advice)	
Fiscal value total	£2,908,473
Public value total	£24,764,915
Value to the people we help total	£19,031,743
For every £1 invested:	
For every £1, £x in fiscal value	£3.79
For every £1, £x in public value	£32.26
For every £1, £x in value to the people we help	£24.79

Local authority- by preventing homelessness and housing evictions & mental health services	
Savings to local authority total (fiscal value)	£211,047
Savings to local authority total (Council tax Arrears repayment scheduled)	£14,560
NHS - by reducing use of mental health and GP services, and keeping people in work	
Reducing use of health services	£494,624
Keeping people in work	£97,928
Total saving to NHS	£592,552
Other government departments	
Department of Work and Pensions (by keeping people in work)	£1,534,198
Criminal Justice System (by preventing housing evictions and homelessness)	£22,425
Housing Providers (by preventing housing evictions)	£548,252
Value of fiscal benefit providing advice to debt clients	
Total of Value of Advice (fiscal benefits)	£741,566

Wider economic and social benefits	
Public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning)	£19,039,071

The above data is from the local financial modelling tool, created by national Citizens Advice, which uses CACE data to estimate the savings that the local service generates for the government, public and individuals/clients.

Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' Report) *(continued)*

Year Ended 31 March 2024

Who used and benefitted from our services?

During the reporting year 9,257 unique clients (7,848 in 2022/23) benefited from the services of CACE dealing with 54,440 issues (32,522 in 2022/23).

The service assisted in the recovery of £9,466,388 (£9,086,635 in 2022/23) for its clients, primarily through income maximisation.

Clients continue to present with multiple problems and on average clients are presenting with nearly 6 issues each.

We continued to prioritise appointments for the more vulnerable members of society.

CACE managed projects in this year:

General Advice Carlisle	covering core running costs to provide advice to people living or working in Carlisle and funded by Cumberland Council.
General Advice Eden	covering core running costs to provide advice to people living or working in Eden and funded by Westmorland and Furness Council.
Macmillan Advice	advising people affected by cancer (based at the Cumberland Infirmary) funded by Macmillan Cancer Support. A pilot "Booster" project was launched in September 2023 to provide county-wide support to people affected by cancer who are not be able to access advice locally.
MaPS Debt advice project	advising people on debt issues and funded via national Citizens Advice.
Cumberland Debt	advising people on financial management and debt issues in Carlisle and funded by Cumberland Council.
Westmorland & Furness Debt	advising people on financial management and debt issues in Eden and funded by Westmorland and Furness Council.
Citizens Advice Cost of Living (CA COL)	advising people affected by the cost of living crisis and funded via national Citizens Advice.
Cumbria County Council Cost of Living (CCC COL)	advising people affected by the cost of living crisis and funded via Cumbria County Council.
Energy Advice Project (EAP)	advising people and training front-line workers on energy-related matters, funded via national Citizens Advice.
Mental Well-Being (MWB) Project	helping people to resolve advice problems which affect mental well-being, funded by Cumbria County Council.
Post Covid	advising people affected by Long Covid, mainly on employment and benefit matters, funded by the NHS.
Advice Brampton & Longtown (ABL)	advising people living in rural areas of Carlisle, in particularly Brampton and Longtown, and funded by Cumbria Community Foundation.
Help to Claim	assisting people up to first payment of Universal Credit, funded via national Citizens Advice.

We support people on any issue that they may face, however our most common enquiry area is welfare benefits and tax credits (including Universal Credit).

Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' Report) *(continued)*

Year Ended 31 March 2024

Research and Campaigns

CACE continues to organise local campaigns and uses its connections with the local media to raise awareness of injustices, or the availability of different benefits, grants and services or generally to promote the service.

Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we continue to diversify our approach to ensure we are delivering the most cost effective service we possibly can. This is about delivering a service that genuinely meets clients' needs whilst making us as cost effective as possible.

There are continuing costs of delivering services (staffing being the largest single cost) as well as additional costs to meet increased needs (e.g. new IT hardware and software to meet cyber security requirements).

The availability of funding in the charity sector continued to be a challenge during the period. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

CACE continues to offer hybrid working arrangements, whilst offering a mix of channels for clients.

Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' Report) *(continued)*

Year Ended 31 March 2024

Financial Review

Investment Policy

As required in its Memorandum, paragraph 4.15, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

Reserves policy

Carlisle & Eden Districts Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. CACE will maintain a projection of income and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

The Trustees believe that CACE continues to face some financial uncertainty due primarily to rising costs driven by the on-going cost of living increases and inflation. Our funding is often short-term, tendered for on a competitive basis and not necessarily increasing in line with inflation. Additionally, the implications of the local government re-organisation in Cumbria that took effect from April 2023 are still being worked through.

On reviewing potential cost increases, and the implications of any significant reductions in income, the Trustees consider that the maintenance of unrestricted reserves equal to at least eight months' normal operational expenditure is a prudent response to this uncertainty. The total free unrestricted reserves amount to £629,517 (2023: £505,564). The total running costs for the period amounted to £855,965 (2023: £686,734) giving an 8 month reserve requirement of £570,643 (2023: £457,823) which is less than the level of free unrestricted reserves.

Principal Funding Sources

The Trustees extend their gratitude to Cumberland Council and Westmorland & Furness Council, who continued to support the core operating capacity of the charity. Additionally project-specific funding was received from:

- these Councils and from the Money and Pensions Service (via national Citizens Advice) in support of the debt advice work,
- Cumbria Community Foundation,
- Citizens Advice nationally for energy advice and support AND for helping people to claim Universal Credit,
- Electricity North West for energy-related advice and services,
- Macmillan Cancer Support for the service for people affected by cancer and
- Headley Trust for services to help meet increased demand for advice.

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

Going Concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' Report) *(continued)*

Year Ended 31 March 2024

Plans for Future Periods

Demand for benefit advice has been consistently high over the past few years. Working alongside our partners in West Cumbria, Copeland Citizens Advice and Allerdale Citizens Advice, we secured 3 years funding from the National Lottery to employ a full time worker specialising in benefit advice, including representing at tribunals.

CACE has also looked at delivering advice from outreaches in rural areas and successfully applied to Westmorland & Furness Council to trial money advice services in Kirkby Stephen, Appleby, Penrith as well as remote services to Alston in 2024/25.

The charity will continue to:

- develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.
- to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer to new funders, whilst never compromising on the high quality service that our clients expect and deserve.

Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' Report) *(continued)*

Year Ended 31 March 2024

Structure, Governance and Management

Statutory Information

Carlisle and Eden Districts Citizens Advice Bureau became an incorporated body and commenced operations on 1st April 2006. Carlisle District Citizens Advice Bureau merged with Eden Citizens Advice Bureau to form Carlisle and Eden Districts Citizens Advice Bureau on 1st July 2012, at which date the assets and liabilities of Eden Citizens Advice Bureau were acquired by the newly named organisation.

Governing Document

Carlisle and Eden Districts Citizens Advice Bureau is a registered charity and a company limited by guarantee. Carlisle and Eden Districts Citizens Advice Bureau is also known and referred to as Citizens Advice Carlisle and Eden (CACE). The maximum liability of each member is limited to £1. CACE is governed by its Memorandum and Articles of Association as amended in 2012, 2022 and 2023. The 2022 amendment allowed CACE to provide advice to clients beyond the Carlisle and Eden districts and surrounding areas. The 2023 amendment allowed Officers of CACE to remain in post for up to 7 years, if there are circumstances which preclude the appointment of a successor before the prior maximum of 6 years.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the company, are elected from the local community. A formal process for the recruitment and election of new Trustees, overseen by the Chair, is established. Recommendations are made to the Trustee Board who have the final decision on appointment. A separate process agreed by the Trustee Board is followed for the election of the Chair. The majority of trustees during the year 2023-24 were members of the public. The only exception being that the former Carlisle Council had nominated one member to serve on the Trustee Board. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Trustee Induction and Training

Trustees are recruited periodically through targeted as well as non-specific advertising and 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 recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' Report) *(continued)*

Year Ended 31 March 2024

Organisational Structure

CACE is governed by its Trustee Board which is 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 CACE 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. A register of members' interests is maintained at the registered office, and is available to the public.

Related Parties

CACE is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring performance against these standards. Operating policies are independently determined by the Trustee Board of CACE in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients.

Major Risks

CACE has agreed a risk management strategy and risk register with the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CACE regularly monitors its level of risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' Report) *(continued)*

Year Ended 31 March 2024

Reference and Administrative Details

Registered charity name Carlisle and Eden Districts Citizen Advice Bureau

Charity registration number 1111024

Company registration number 05384148

Principal office and registered office 4th Floor, Broadacre House
Lowther Street
Carlisle
Cumbria
CA3 8DA

The Trustees

Catriona Morton	(Chair from 29 November 2023)
Andrew Setters	(Chair to 29 November 2023)
Jacqueline Nichol (Vice Chair)	
Katharine Blue	(Resigned 31 May 2023)
Cllr David Shepherd	(Resigned 31 May 2023)
Mike Taylor	(Resigned 28 August 2024)
Paul Forster	
Beth Furneaux	(Resigned 11 October 2023)
Susan Macgregor	(Resigned 14 March 2024)
Francis McLennan	(Resigned 11 October 2023)
Mireia Munoz-Soldado	
Stephen Smith	(Appointed 11 October 2023)
Katie Feltham	(Appointed 2 January 2024)
Michael Whelan	(Appointed 30 August 2023)

Company Secretary Andrew Auld

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.

Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' Report) *(continued)*

Year Ended 31 March 2024

The trustees' annual report was approved on 27th November 2024 and signed on behalf of the board of trustees by:



Catriona Morton (Chair)
Trustee

Carlisle and Eden Districts Citizen Advice Bureau

Independent Examiner's Report to the Trustees of Carlisle and Eden Districts Citizen Advice Bureau

Year Ended 31 March 2024

I report to the trustees on my examination of the financial statements of Carlisle and Eden Districts Citizen Advice Bureau ('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).

Carlisle and Eden Districts Citizen Advice Bureau

Independent Examiner's Report to the Trustees of Carlisle and Eden Districts Citizen Advice Bureau *(continued)*

Year Ended 31 March 2024

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.

A handwritten signature in blue ink that reads "Jane Ascroft". The signature is written in a cursive style with a large initial 'J' and 'A'.

Jane Ascroft FCA MA (Cantab)
Independent Examiner

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

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Financial Activities (including income and expenditure account)

Year Ended 31 March 2024

		Unrestricted funds	2024 Restricted funds	Total funds	2023 Total funds
	Note	£	£	£	£
Income and endowments					
Donations and legacies	5	9,789	–	9,789	9,721
Charitable activities	6	220,360	625,465	845,825	770,340
Investment income	7	22,459	–	22,459	10,221
Total income		<u>252,608</u>	<u>625,465</u>	<u>878,073</u>	<u>790,282</u>
Expenditure					
Expenditure on charitable activities	8,9	179,480	676,485	855,965	686,734
Total expenditure		<u>179,480</u>	<u>676,485</u>	<u>855,965</u>	<u>686,734</u>
Net income		<u>73,128</u>	<u>(51,020)</u>	<u>22,108</u>	<u>103,548</u>
Transfers between funds		(25,445)	25,445	–	–
Net movement in funds		<u>47,683</u>	<u>(25,575)</u>	<u>22,108</u>	<u>103,548</u>
Reconciliation of funds					
Total funds brought forward		675,564	25,575	701,139	597,591
Total funds carried forward		<u>723,247</u>	<u>–</u>	<u>723,247</u>	<u>701,139</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 18 to 30 form part of these financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Financial Position

31 March 2024

		2024	2023 (restated)
	Note	£	£
Fixed Assets			
Tangible fixed assets	15	5,440	–
Investments	16	88,290	170,000
		<u>93,730</u>	<u>170,000</u>
Current Assets			
Debtors	17	101,937	32,009
Investments	18	257,975	170,000
Cash at bank and in hand		395,049	479,501
		<u>754,961</u>	<u>681,510</u>
Creditors: amounts falling due within one year	20	125,444	150,371
Net Current Assets		<u>629,517</u>	<u>531,139</u>
Total Assets Less Current Liabilities		<u>723,247</u>	<u>701,139</u>
Net Assets		<u>723,247</u>	<u>701,139</u>
Funds of the Charity			
Restricted funds		–	25,575
Unrestricted funds		723,247	675,564
Total charity funds	23	<u>723,247</u>	<u>701,139</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.

The statement of financial position
continues on the following page.

The notes on pages 18 to 30 form part of these financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Financial Position *(continued)*

31 March 2024

These financial statements were approved by the board of trustees and authorised for issue on 27th November 2024, and are signed on behalf of the board by:



Catriona Morton (Chair)
Trustee

The notes on pages 18 to 30 form part of these financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Cash Flows

Year Ended 31 March 2024

		2024	2023 (restated)
	Note	£	£
Cash Flows from Operating Activities			
Net income		22,108	103,548
<i>Adjustments for:</i>			
Depreciation of tangible fixed assets		2,720	–
Other interest receivable and similar income		(22,459)	(10,221)
Accrued income		(1,073)	(3,320)
<i>Changes in:</i>			
Trade and other debtors		(69,928)	5,489
Trade and other creditors		(23,854)	56,367
Cash generated from operations		(92,486)	151,863
Interest received		22,459	10,221
Net cash (used in)/from operating activities		<u>(70,027)</u>	<u>162,084</u>
Cash Flows from Investing Activities			
Purchase of tangible assets		(8,160)	–
Purchases of other investments		81,710	(112,427)
Net cash from/(used in) investing activities		<u>73,550</u>	<u>(112,427)</u>
Net Increase in Cash and Cash Equivalents		3,523	49,657
Cash and Cash Equivalents at Beginning of Year		<u>649,501</u>	<u>599,844</u>
Cash and Cash Equivalents at End of Year	19	<u><u>653,024</u></u>	<u><u>649,501</u></u>

The notes on pages 18 to 30 form part of these financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

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 4th Floor, Broadacre House, Lowther Street, Carlisle, Cumbria, CA3 8DA.

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. The trustees consider that there are no significant estimates or judgements affecting these financial statements.

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.

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:

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

3. Accounting Policies *(continued)*

Income *(continued)*

- 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.

Operating Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible Assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

3. Accounting Policies *(continued)*

Tangible Assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

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:

Office Equipment	- Fully depreciated
Computer Equipment	- Fully depreciated

Investments

Fixed asset investments include cash deposits with a maturity of more than twelve months from the date of acquisition or opening of the deposit or similar account.

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.

Defined Contribution Plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

Trade 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.

Current Asset Investments

Current asset investments include cash deposits with a maturity of between three and twelve months from the date of acquisition or opening of the deposit or similar account.

Trade 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.

4. Limited by Guarantee

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

5. Donations and Legacies

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023 (restated)
	£	£	£	£
Donations				
Donations	789	789	721	721
Gifts				
Rent - gift in kind	9,000	9,000	9,000	9,000
	<u>9,789</u>	<u>9,789</u>	<u>9,721</u>	<u>9,721</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

5. Donations and Legacies *(continued)*

The gift in kind relates to free use of premises at 2 Sandgate, Penrith.

6. Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
General Advice	37,520	54,700	92,220
MaPS DAP	–	60,119	60,119
Help to Claim	–	216,215	216,215
Energy Advice Project	–	47,793	47,793
Macmillan	–	92,638	92,638
Debt advice	88,760	–	88,760
Long Covid	–	12,000	12,000
Mental Well Being	–	17,000	17,000
Advice Brampton and Longtown	–	30,000	30,000
Headley Trust	–	30,000	30,000
Electricity North West	81,508	–	81,508
Cost of Living	–	65,000	65,000
Other income from charitable activities	12,572	–	12,572
	<u>220,360</u>	<u>625,465</u>	<u>845,825</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2023 <i>(restated)</i>
	£	£	£
General Advice	79,896	–	79,896
MaPS DAP	–	106,296	106,296
Help to Claim	–	223,564	223,564
Connect	–	5,019	5,019
Energy Advice Project	–	27,891	27,891
Macmillan	–	70,190	70,190
Debt advice	88,760	–	88,760
Long Covid	–	38,293	38,293
Mental Well Being	–	45,069	45,069
Advice Brampton and Longtown	–	26,161	26,161
Increasing Capacity	–	21,922	21,922
Employment	–	20,000	20,000
Headley Trust	–	15,000	15,000
Other income from charitable activities	2,279	–	2,279
	<u>170,935</u>	<u>599,405</u>	<u>770,340</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2024

7. Investment Income

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023 (restated)
	£	£	£	£
Bank interest receivable	<u>22,459</u>	<u>22,459</u>	<u>10,221</u>	<u>10,221</u>

8. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Costs of charitable activities	141,668	470,492	612,160
Support costs	<u>37,812</u>	<u>205,993</u>	<u>243,805</u>
	<u>179,480</u>	<u>676,485</u>	<u>855,965</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2023 (restated)
	£	£	£
Costs of charitable activities	78,188	400,824	479,012
Support costs	<u>30,441</u>	<u>177,281</u>	<u>207,722</u>
	<u>108,629</u>	<u>578,105</u>	<u>686,734</u>

9. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly	Support costs	Total funds 2024	Total fund 2023
	£	£	£	£
Costs of charitable activities	612,160	242,297	854,457	685,430
Governance costs	<u>–</u>	<u>1,508</u>	<u>1,508</u>	<u>1,304</u>
	<u>612,160</u>	<u>243,805</u>	<u>855,965</u>	<u>686,734</u>

10. Net Income

Net income is stated after charging/(crediting):

	2024	2023 (restated)
	£	£
Depreciation of tangible fixed assets	<u>2,720</u>	<u>–</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

11. Independent Examination Fees

	2024	2023 (restated)
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>1,200</u>	<u>1,200</u>

12. Staff Costs

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

	2024	2023 (restated)
	£	£
Wages and salaries	627,453	479,388
Social security costs	44,281	34,398
Employer contributions to pension plans	<u>47,002</u>	<u>34,708</u>
	<u>718,736</u>	<u>548,494</u>

The average head count of employees during the year was 32 (2023: 30). The average number of full-time equivalent employees during the year is analysed as follows:

	2024 No.	2023 No.
Advice and information staff	25	23
Administrative staff	5	5
Management staff	<u>2</u>	<u>2</u>
	<u>32</u>	<u>30</u>

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

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £95,264 (2023: £90,618).

13. Trustee Remuneration and Expenses

No trustees received any remuneration or expenses during the current and previous year.

14. Transfers Between Funds

During the year £25,445 was transferred from unrestricted funds. This comprised:

	2024 £
Funding to cover Help To Claim costs	11,428
Funding to cover General Advice, Carlisle	<u>14,017</u>
	<u>25,445</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

15. Tangible Fixed Assets

	Office Equipment £	Computer Equipment £	Total £
Cost			
At 1 April 2023 (as restated)	49,520	59,305	108,825
Additions	–	8,160	8,160
At 31 March 2024	<u>49,520</u>	<u>67,465</u>	<u>116,985</u>
Depreciation			
At 1 April 2023	49,520	59,305	108,825
Charge for the year	–	2,720	2,720
At 31 March 2024	<u>49,520</u>	<u>62,025</u>	<u>111,545</u>
Carrying amount			
At 31 March 2024	<u>–</u>	<u>5,440</u>	<u>5,440</u>
At 31 March 2023	<u>–</u>	<u>–</u>	<u>–</u>

16. Investments

	Cash or cash equivalents £
Cost or valuation	
At 1 April 2023	170,000
Additions	3,290
Transfers	(85,000)
At 31 March 2024	<u>88,290</u>
Impairment	
At 1 April 2023 and 31 March 2024	
Carrying amount	
At 31 March 2024	<u>88,290</u>
At 31 March 2023	<u>170,000</u>

The fixed asset investment at 31 March 2024 comprises a 3 year fixed rate bond held with Charity Bank which matures on 29th March 2026.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

17. Debtors

	2024	2023 <i>(restated)</i>
	£	£
Prepayments	1,001	656
Accrued grant income	100,903	20,487
Other debtors	33	10,866
	<u>101,937</u>	<u>32,009</u>

18. Investments

	2024	2023 <i>(restated)</i>
	£	£
United Trust - 2 year bond	85,000	—
Aldermore - 1 year fixed rate	85,000	85,000
Redwood Bank - 1 year bond	87,975	85,000
	<u>257,975</u>	<u>170,000</u>

19. Cash and Cash Equivalents

Cash and cash equivalents comprise the following:

	2024	2023 <i>(restated)</i>
	£	£
Cash at bank and in hand	395,049	479,501
Short-term deposits	257,975	170,000
	<u>653,024</u>	<u>649,501</u>

20. Creditors: amounts falling due within one year

	2024	2023 <i>(restated)</i>
	£	£
Accruals and deferred income	97,459	103,244
Social security and other taxes	6,034	—
Pension creditor	5,797	—
Client funds	16,154	22,243
Other creditors	—	24,884
	<u>125,444</u>	<u>150,371</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2024

21. Deferred Income

	2024	2023 (restated)
	£	£
At 1 April 2023	99,000	70,752
Amount released to income	(99,000)	(70,752)
Amount deferred in year	94,288	99,000
At 31 March 2024	94,288	99,000

22. Pensions and Other Post Retirement Benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £47,002 (2023: £34,708).

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £47,002 (2023 - £34,708).

23. Analysis of Charitable Funds

Unrestricted funds

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	505,564	252,608	(176,760)	48,105	629,517
Capital fund	—	—	(2,720)	8,160	5,440
Fixed asset investments	170,000	—	—	(81,710)	88,290
	<u>675,564</u>	<u>252,608</u>	<u>(179,480)</u>	<u>(25,445)</u>	<u>723,247</u>

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
General funds	597,591	190,877	(108,629)	(174,275)	505,564
Fixed asset investments	—	—	—	170,000	170,000
	<u>597,591</u>	<u>190,877</u>	<u>(108,629)</u>	<u>(4,275)</u>	<u>675,564</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2024

23. Analysis of Charitable Funds (continued)

Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
CACE/Macmillan Service	–	92,638	(92,638)	–	–
Money Advice Service Debt Advice Project (MaPSDAP)	–	60,119	(60,119)	–	–
Energy Advice project	2,492	47,793	(50,285)	–	–
Help to Claim	23,083	216,215	(250,726)	11,428	–
Covid Funding	–	–	–	–	–
Mental Well Being	–	17,000	(17,000)	–	–
Increasing Capacity	–	–	–	–	–
Headley Trust	–	30,000	(30,000)	–	–
Employment	–	–	–	–	–
Advice Brampton and Longtown (ABL)	–	30,000	(30,000)	–	–
CA Cost of Living	–	15,000	(15,000)	–	–
CCC Cost of Living	–	50,000	(50,000)	–	–
General Advice Carlisle	–	54,700	(68,717)	14,017	–
Long Covid	–	12,000	(12,000)	–	–
	<u>25,575</u>	<u>625,465</u>	<u>(676,485)</u>	<u>25,445</u>	<u>–</u>

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
CACE/Macmillan Service	–	70,190	(71,928)	1,738	–
Money Advice Service Debt Advice Project (MaPSDAP)	–	106,297	(105,070)	(1,227)	–
Connect	–	5,018	(5,018)	–	–
Energy Advice project	–	27,891	(25,399)	–	2,492
Help to Claim	–	223,564	(200,481)	–	23,083
Covid Funding	–	38,293	(38,924)	631	–
Mental Well Being	–	45,069	(45,086)	17	–
Increasing Capacity	–	21,922	(23,913)	1,991	–
Headley Trust	–	15,000	(15,269)	269	–
Employment	–	20,000	(21,077)	1,077	–
Advice Brampton and Longtown (ABL)	–	26,161	(25,940)	(221)	–
	<u>–</u>	<u>599,405</u>	<u>(578,105)</u>	<u>4,275</u>	<u>25,575</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

23. Analysis of Charitable Funds *(continued)*

CACE/Macmillian Advice

Advising people affected by cancer {based at the Cumberland Infirmary}.

Money and Pensions Service Debt Advice Project (MaPSDAP)

This is a project funded by the Money and Pensions Service to provide debt advice via a range of channels. The funds are used to employ caseworkers although work done by volunteers (supervised by the paid caseworkers) can count towards the targets.

CONNECT (formerly Carlisle Eden Mind: Help Through Crisis) This is a fund provided by the Big Lottery Fund through the Help Through Crisis Fund and is run in partnership with Carlisle and Eden Mind Limited, Cumbria Law Centre. The 'Connect Project' will give advice to people suffering mental health problems or those experiencing a mental health crisis.

Energy Advice Project

This project is part-funded by Citizens Advice via various funding sources and Citizens Advice Manchester to provide advice and support to people on energy matters. This can involve challenging energy debts, checking and switching tariffs and registering for Priority Services.

Electricity North West (ENW)

Funded by Electricity North West via Citizens Advice Manchester and delivered alongside other local citizens advice offices this project provides energy advice to consumers in the North West.

Citizens Advice Help to Claim (Universal Credit)

This is an advice service provided to people about Universal Credit matters up to the date they receive their first payment.

Mental Well Being

This is to provide advice to people to resolve problems before have a detrimental impact on their mental health.

Advice Brampton and Longtown (ABL)

This is an outreach project covering Brampton and Longtown.

Remote Advice

This is funded by the Headley Trust to advise people via telephone or email.

Cost of Living (COL)

These are funds provided to provide advice to help people affected by the cost of living crisis.

General Services

These are the core advice services in Carlisle & Eden funded by local Councils. These funds also contribute towards core running costs.

Debt Advice

These are debt advice services in Carlisle and Eden funded by the respective Councils.

Long Covid

This is a project to provide advice (mainly on Employment matters) to people affected by long covid.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

24. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	5,440	–	5,440
Investments	88,290	–	88,290
Current assets	754,961	–	754,961
Creditors less than 1 year	(125,444)	–	(125,444)
Net assets	<u>723,247</u>	<u>–</u>	<u>723,247</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	–	–	–
Investments	170,000	–	170,000
Current assets	655,935	25,575	681,510
Creditors less than 1 year	(150,371)	–	(150,371)
Creditors greater than 1 year	–	–	–
Net assets	<u>675,564</u>	<u>25,575</u>	<u>701,139</u>

25. Prior Year Adjustment

Cash held in bonds and fixed interest deposits with a maturity of more than 3 months have been reclassified into fixed asset investments (where maturity is greater than 1 year) and current asset investments (where maturity is between 3 months and 1 year).

26. Analysis of Changes in Net Debt

	At 1 Apr 2023 £	Cash flows £	At 31 Mar 2024 £
Cash at bank and in hand	479,501	(84,452)	395,049
Current asset investments	170,000	87,975	257,975
	<u>649,501</u>	<u>3,523</u>	<u>653,024</u>

27. Operating Lease Commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024 £	2023 (restated) £
Not later than 1 year	25,800	25,800
Later than 1 year and not later than 5 years	68,847	94,647
	<u>94,647</u>	<u>120,447</u>

Carlisle and Eden Districts Citizen Advice Bureau

Management Information

Year Ended 31 March 2024

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

Carlisle and Eden Districts Citizen Advice Bureau

Detailed Statement of Financial Activities

Year Ended 31 March 2024

	2024 £	2023 £
Income and endowments		
Donations and legacies		
Donations	789	721
Rent - gift in kind	9,000	9,000
	<u>9,789</u>	<u>9,721</u>
Charitable activities		
General Advice	92,220	79,896
MaPS DAP	60,119	106,296
Help to Claim	216,215	223,564
Connect	—	5,019
Energy Advice Project	47,793	27,891
Macmillan	92,638	70,190
Debt advice	88,760	88,760
Long Covid	12,000	38,293
Mental Well Being	17,000	45,069
Advice Brampton and Longtown	30,000	26,161
Increasing Capacity	—	21,922
Employment	—	20,000
Headley Trust	30,000	15,000
Electricity North West	81,508	—
Cost of Living	65,000	—
Other income from charitable activities	12,572	2,279
	<u>845,825</u>	<u>770,340</u>
Investment income		
Bank interest receivable	<u>22,459</u>	<u>10,221</u>
Total income	<u>878,073</u>	<u>790,282</u>

Carlisle and Eden Districts Citizen Advice Bureau

Detailed Statement of Financial Activities (continued)

Year Ended 31 March 2024

	2024 £	2023 £
Expenditure		
Activities undertaken directly		
Wages and salaries	490,129	353,259
Employer's NIC	44,281	34,398
Pension costs	47,002	34,708
Rent and rates	2,600	2,600
Repairs and maintenance	–	993
Partner payments	11,000	–
Translation costs	(850)	4,330
Telephone	357	470
Postage, stationery and other office costs	334	5,915
Computer costs	11,649	4,042
Staff expenses and training	5,616	11,785
Funding clawbacks	–	24,684
Sundry expenses	42	1,828
	<u>612,160</u>	<u>479,012</u>
Support costs		
Wages and salaries	137,324	126,129
Rent	32,141	28,351
Rates	2,750	2,091
Light & heat	4,963	5,626
Repairs & maintenance	1,661	461
Insurance	2,250	1,881
Service charges	16,457	14,693
Translation costs	6,063	–
Legal and professional fees	6,085	2,684
Telephone	6,305	5,486
Postage, stationery and other office costs	5,850	6,489
Depreciation	2,720	–
Computer costs	4,886	1,662
Staff expenses and training	3,287	1,096
Reference materials	9,429	8,312
Other costs	126	1,457
	<u>242,297</u>	<u>206,418</u>
Governance costs		
Accountancy fees	1,200	1,200
Legal and other professional fees	308	104
	<u>1,508</u>	<u>1,304</u>
Total expenditure	<u>855,965</u>	<u>686,734</u>
Net income	<u>22,108</u>	<u>103,548</u>

Accounts

Carlisle and Eden Districts Citizen Advice Bureau
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

Carlisle and Eden Districts Citizen Advice Bureau

Financial Statements

Year Ended 31 March 2023

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Carlisle and Eden Districts Citizen Advice Bureau

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.

Objects and Activities

Objects

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

Aims, Objectives, Strategies and Activities for the Year

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

The service aims:

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

The impact of the pandemic diminished during the year, and CACE recommenced offering limited face-to-face meetings with clients. However, precautions with social distancing continued to be taken, with a mix of client channels appropriate to the changing circumstances. The skills, flexibility and commitment of the CACE staff and volunteer teams made this possible.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome, together with the success of individual key projects and the benefits that have been borne from them. In carrying out the review we are ensuring that our aims, objectives and activities are in line with our stated purpose.

To obtain the necessary funding to provide these services applications were made to various local and national providers of community finance and bids for commercial contracts were submitted. Advertisements and/or articles were placed in the press and social media for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

In November 2022 the organisation successfully passed the annual Citizens Advice Leadership Self Assessment independent audit, which is a review by the national Citizens Advice organisation of our compliance with required standards and best practice.

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 Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2023

Achievements and Performance

Advice and information services

The main areas of charitable activity are, the provision of:

- general advice and information services
- specialist advice on energy matters
- specialist advice on employment issues
- specialist advice on Universal Credit matters up until the date of first payment
- specialist advice and casework services in welfare benefits affected by cancer
- specialist advice and casework services in debt

Telephone

CACE remained in the "Single Queue" Citizens Advice telephone support system. This allows local offices to work together in groups, to share the delivery of their phone services, with the aim of handling more calls, reducing waiting time and improving the client journey. This involvement is regularly reviewed to ensure it continues to have beneficial results.

Email

CACE continued to allocate appropriate levels of staff and volunteer resources to meet additional demand both locally and nationally.

Webchat

CACE have a team of volunteers to staff online Citizens Advice chat services.

This allowed clients to access advice and information quickly, whilst also providing a direct referral route into specialist advice and support.

A limited amount of advice delivery was also undertaken via video and letters.

Contribution of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which CACE could not operate. Throughout 2022/23 the service employed 30 paid workers (19.4 FTEs) (2021/22 the service employed 20 paid workers (13.4 FTEs)), and 36 volunteers together delivering some 13 (2021/22: 11) projects, including the core service as well as acting as Trustees and Directors of the Charity.

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice service. The volunteers contribute, on average, 313 hours per week.

The public value of volunteering may be expressed as an annualised figure of £194,209. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2023

Overall financial value to society in 2022/23

Funding for CACE continues to represent excellent value for money.

Advice and volunteering	
Fiscal benefit total	£2,738,026
Public value total	£21,404,747
Value to the people we help (financial outcomes) total	£13,847,570

For every £1 invested:	
For every £1, £x in fiscal benefits	£4.03
For every £1, £x in public value	£31.48
For every £1, £x in value to the people we help (financial outcomes)	£20.37

The public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning) was valued at £21,210,538.

Who used and benefitted from our services?

During the reporting year 7,848 unique clients (5,532 in 2021/22) benefitted from the services of CACE dealing with 32,522 issues (16,153 in 2021/22).

The service assisted in the recovery of £9,086,635 (£3,960,177 in 2021/22) for its clients, primarily through income maximisation.

Clients continue to present with multiple problems and on average clients are presenting with over 4 issues each.

We continued to prioritise appointments for the more vulnerable members of society.

CACE managed projects in this year:

- Macmillan - advising people affected by cancer (based at the Cumberland Infirmary) funded by Macmillan Cancer Support.
- Money and Pensions Service Debt Advice Project (MaPSDAP) - advising people on debt issues. This includes the Increasing Capacity Project.
- Money Advice (funded by Cumbria County Council) - advising people on financial management and debt issues in both Carlisle and Eden.
- Connect - Big Lottery project advising people with mental health issues.
- Energy Advice Project - advising people and training front-line workers on energy-related matters.
- Help To Claim - assisting people up to first payment of Universal Credit.
- Employment - providing advice and representation predominantly to people affected by the pandemic.
- Long Covid - advising people affected by Long Covid, mainly on employment and benefit matters.
- Mental Well Being - helping people to resolve advice problems which affect mental well being to prevent mental health deteriorating to a point where clinical intervention is needed.
- Remote Advice Services - providing advice remotely (predominantly via telephone and email)/

We support people on any issue that they may face however our most common enquiry area is welfare benefits and tax credits (including Universal Credit).

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2023

Research and Campaigns

CACE continues to organise local campaigns and uses its connections with the local media to raise awareness of injustices, or the availability of different benefits, grants and services or generally to promote the service. A monthly BBC Radio Cumbria advice slot gives the group a useful platform on which to raise awareness of social policy issues affecting people locally

Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we invest in fundraising and continue to diversify our approach to ensure we are delivering the most cost effective service we possibly can. This isn't about simply cutting costs, it is about delivering a service that genuinely meets clients' needs to make us as cost effective as possible.

There were additional costs of delivering services during the pandemic - IT equipment and software, telephony, home office furniture, PPE. CACE received funding from Cumbria Community Foundation, Eden District Council and Cumbria County Council to help with these additional costs.

The availability of funding in the charity sector continued to be a challenge during the period. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

From the middle of March 2020, the start of the Covid-19 pandemic, CACE moved away from being a predominantly office-based, face-to-face service. Workers were equipped to work remotely from home, utilising telephone and email and webchat. to provide the range of General and Specialist advice services. During 2022-23 CACE continued to reintroduce staff and volunteers to working in a safe, controlled office environment, with hybrid working arrangements offering a mix of channels for clients. These plans are kept under regular review in response to changing circumstances and government guidance.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2023

Financial Review

Investment Policy

As required in its Memorandum, paragraph 4.15, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

Reserves policy

Carlisle & Eden Districts Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. CACE will maintain a projection of income and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

The Trustees believe that CACE continues to face some financial uncertainty due primarily to residual issues relating to the pandemic, the need to respond to energy cost increases, the current national cost of living increases and inflation and the short-term nature of many funding streams together with uncertainty about the implications of the local government re-organisation in Cumbria that took effect from April 2023.

In reviewing potential cost increases, and the implications of any significant reductions in income, the Trustees consider that the maintenance of unrestricted reserves equal to at least eight months' normal operational expenditure is a prudent response to this uncertainty. Based on the budget for the current year that equates to a minimum of £612,667. The organisation currently holds £675,564 in free (unrestricted) reserves.

Principal Funding Sources

The Trustees extend their gratitude to Carlisle City Council and Eden District Council, who continued to support the core operating capacity of the charity in the lead up to their dissolution and replacement by new unitary authorities from April 2023. Additionally project-specific funding was received from the Money Advice Service and the former Cumbria County Council in support of the debt advice work; from the Big Lottery in respect of money advice and benefit work with people with mental health issues; from a variety of sources for Covid-specific purposes (in particular, Cumbria Community Foundation, Cumbria County Council and Citizens Advice); from Citizens Advice nationally for energy advice and support AND for helping people to claim Universal Credit, from Macmillan Cancer Support for the service for people affected by cancer and from Headley Trust for services to help meet increased demand for advice.

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

Going Concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2023

Plans for Future Periods

Maintaining a sustainable service that meets the needs of our clients throughout the difficult circumstances post-pandemic and the cost of living crisis remains a priority of the Trustee Board for 2023-24. The charity will continue to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer to new funders, whilst never compromising on the high quality service that our clients expect and deserve.

CACE secured continuation funding for MaPS, Increasing Capacity and to provide energy advice to customers. In addition, CACE successfully tendered for a significant Help to Claim contract.

CACE also obtained new funding for :

- remote advice work to help meet increased demand for services
- cost of living services

Additional services planned for 2023/24 include:

- Additional Energy services, working in partnership with Citizens Advice Manchester
- Additional Macmillan services across Cumberland and Westmorland & Furness

CACE continues to look to improve access to its services.

CACE has medium-term leases with the landlords of its offices in Carlisle and Penrith, both of which have been organised to allow workers to operate in secure and controlled environments.

With effect from 1st April 2023, Cumbria County Council, Carlisle City Council and Eden District Council ceased to exist and responsibilities for local government in Cumbria were taken over by two new unitary authorities for Cumberland and Westmorland & Furness. The boundaries of these new authorities extend beyond the area covered by CACE, and we are working with the new bodies and other Citizens Advice services in Cumbria to ensure that local people continue to receive cost-effective and high quality advice services.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2023

Structure, Governance and Management

Statutory Information

Carlisle and Eden Districts Citizens Advice Bureau became an incorporated body and commenced operations on 1st April 2006. Carlisle District Citizens Advice Bureau merged with Eden Citizens Advice Bureau to form Carlisle and Eden Districts Citizens Advice Bureau on 1st July 2012, at which date the assets and liabilities of Eden Citizens Advice Bureau were acquired by the newly named organisation.

Governing Document

Carlisle and Eden Districts Citizens Advice Bureau is a registered charity and a company limited by guarantee. Carlisle and Eden Districts Citizens Advice Bureau is also known and referred to as Citizens Advice Carlisle and Eden (CACE). The maximum liability of each member is limited to £1. CACE is governed by its Memorandum and Articles of Association as amended in 2012, 2022 and 2023. The 2022 amendment allowed CACE to provide advice to clients beyond the Carlisle and Eden districts and surrounding areas. The 2023 amendment allowed Officers of CACE to remain in post for up to 7 years, if there are circumstances which preclude the appointment of a successor before the prior maximum of 6 years.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the company, are elected from the local community. A formal process for the recruitment and election of new Trustees, overseen by the Chair, is established. Recommendations are made to the Trustee Board who have the final decision on appointment. A separate process agreed by the Trustee Board is followed for the election of the Chair. The majority of trustees during the year 2022-23 were members of the public. The only exception being that the former Carlisle City Council had the facility to nominate two members to serve on the Trustee Board. CACE is now consulting with the new unitary authorities for Cumbria to confirm whether such an arrangement should continue. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Trustee Induction and Training

Trustees are recruited periodically through targeted as well as non-specific advertising and 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 recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2023

Organisational Structure

CACE is governed by its Trustee Board which is 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 CACE 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. A register of members' interests is maintained at the registered office, and is available to the public.

Related Parties

CACE is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring performance against these standards. Operating policies are independently determined by the Trustee Board of CACE in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients.

Major Risks

CACE has agreed a risk management strategy and risk register with the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CACE regularly monitors its level of risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2023

Reference and Administrative Details

Registered charity name Carlisle and Eden Districts Citizen Advice Bureau

Charity registration number 1111024

Company registration number 05384148

Principal office and registered office 4th Floor, Broadacre House
Lowther Street
Carlisle
Cumbria
CA3 8DA

The Trustees

Andrew Setters (Chair)
Jacqueline Nichol (Vice Chair)
Katharine Blue (Resigned 31 May 2023)
Cllr David Shepherd (Resigned 31 May 2023)
Mike Taylor
Paul Forster
Beth Furneaux
Susan Macgregor
Francis McLennan
Catriona Morton
Mireia Munoz-Soldado (Appointed 25 May 2022)
Cllr Jeffrey Bomford

Company Secretary Andrew Auld

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.

The trustees' annual report was approved on 29/4/23 and signed on behalf of the board of trustees by:



Andrew Setters (Chair)
Trustee

Carlisle and Eden Districts Citizen Advice Bureau

Independent Examiner's Report to the Trustees of Carlisle and Eden Districts Citizen Advice Bureau

Year Ended 31 March 2023

I report to the trustees on my examination of the financial statements of Carlisle and Eden Districts Citizen Advice Bureau ('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

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).

Carlisle and Eden Districts Citizen Advice Bureau

Independent Examiner's Report to the Trustees of Carlisle and Eden Districts Citizen Advice Bureau *(continued)*

Year Ended 31 March 2023

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.

A handwritten signature in blue ink that reads "Jane Ascroft". The signature is written in a cursive style with a large 'J' and 'A'.

Jane Ascroft FCA MA (Cantab)
Independent Examiner

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

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Financial Activities (including income and expenditure account)

Year Ended 31 March 2023

			2023		2022
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	9,721	–	9,721	10,160
Charitable activities	6	170,935	599,405	770,340	564,837
Investment income	7	10,221	–	10,221	3,362
Other income	8	–	–	–	5,900
Total income		<u>190,877</u>	<u>599,405</u>	<u>790,282</u>	<u>584,259</u>
Expenditure					
Expenditure on charitable activities	9,10	108,629	578,105	686,734	494,674
Total expenditure		<u>108,629</u>	<u>578,105</u>	<u>686,734</u>	<u>494,674</u>
Net income		<u>82,248</u>	<u>21,300</u>	<u>103,548</u>	<u>89,585</u>
Transfers between funds		(4,275)	4,275	–	–
Net movement in funds		<u>77,973</u>	<u>25,575</u>	<u>103,548</u>	<u>89,585</u>
Reconciliation of funds					
Total funds brought forward		597,591	–	597,591	508,006
Total funds carried forward		<u>675,564</u>	<u>25,575</u>	<u>701,139</u>	<u>597,591</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 15 to 26 form part of these financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Financial Position

31 March 2023

	Note	2023 £	2022 £
Current Assets			
Debtors	16	32,009	37,498
Investments	17	—	57,573
Cash at bank and in hand		819,501	599,844
		<u>851,510</u>	<u>694,915</u>
Creditors: amounts falling due within one year	18	150,371	81,807
Net Current Assets		<u>701,139</u>	<u>613,108</u>
Total Assets Less Current Liabilities		<u>701,139</u>	<u>613,108</u>
Creditors: amounts falling due after more than one year	19	—	15,517
Net Assets		<u>701,139</u>	<u>597,591</u>
Funds of the Charity			
Restricted funds		25,575	—
Unrestricted funds		<u>675,564</u>	<u>597,591</u>
Total charity funds	22	<u>701,139</u>	<u>597,591</u>

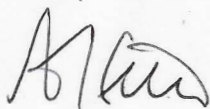
For the year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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 29/11/23, and are signed on behalf of the board by:



Andrew Setters (Chair)
Trustee

The notes on pages 15 to 26 form part of these financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Cash Flows

Year Ended 31 March 2023

	2023 £	2022 £
Cash Flows from Operating Activities		
Net income	103,548	89,585
<i>Adjustments for:</i>		
Other interest receivable and similar income	(10,221)	(3,362)
Accrued income	(3,320)	(3,218)
<i>Changes in:</i>		
Trade and other debtors	5,489	(2,476)
Trade and other creditors	56,367	62,504
Cash generated from operations	151,863	143,033
Interest received	10,221	3,362
Net cash from operating activities	<u>162,084</u>	<u>146,395</u>
Cash Flows from Investing Activities		
Purchases of other investments	–	(12)
Proceeds from sale of other investments	57,573	–
Net cash from/(used in) investing activities	<u>57,573</u>	<u>(12)</u>
Net Increase in Cash and Cash Equivalents	219,657	146,383
Cash and Cash Equivalents at Beginning of Year	<u>599,844</u>	<u>453,461</u>
Cash and Cash Equivalents at End of Year	<u>819,501</u>	<u>599,844</u>

The notes on pages 15 to 26 form part of these financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

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 4th Floor, Broadacre House, Lowther Street, Carlisle, Cumbria, CA3 8DA.

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. The trustees consider that there are no significant estimates or judgements affecting these financial statements.

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.

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:

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2023

3. Accounting Policies *(continued)*

Income *(continued)*

- 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 impracticable 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.

Operating Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible Assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2023

3. Accounting Policies *(continued)*

Tangible Assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

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:

Office Equipment	- Fully depreciated
Computer 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.

Defined Contribution Plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2023

Trade 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.

Trade 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.

4. Limited by Guarantee

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

5. Donations and Legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Donations				
Donations	721	721	1,160	1,160
Gifts				
Rent - gift in kind	9,000	9,000	9,000	9,000
	<u>9,721</u>	<u>9,721</u>	<u>10,160</u>	<u>10,160</u>

The gift in kind relates to free use of premises at 2 Sandgate, Penrith.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2023

6. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
General Advice	79,896	–	79,896
MaPS DAP	–	106,296	106,296
Help to Claim	–	223,564	223,564
Connect	–	5,019	5,019
Energy Advice Project	–	27,891	27,891
Macmillan	–	70,190	70,190
CCC Debt advice	88,760	–	88,760
Covid 19	–	38,293	38,293
MWB	–	45,069	45,069
ABL	–	26,161	26,161
Increasing Capacity	–	21,922	21,922
Employment	–	20,000	20,000
Headley Trust	–	15,000	15,000
Other income from charitable activities	2,279	–	2,279
	<u>170,935</u>	<u>599,405</u>	<u>770,340</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
General Advice	104,362	–	104,362
MaPS DAP	–	149,703	149,703
Help to Claim	–	47,176	47,176
Connect	–	20,520	20,520
Energy Advice Project	–	25,661	25,661
Macmillan	–	69,247	69,247
CCC Debt advice	88,760	–	88,760
Covid 19	–	59,408	59,408
	<u>193,122</u>	<u>371,715</u>	<u>564,837</u>

7. Investment Income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	<u>10,221</u>	<u>10,221</u>	<u>3,362</u>	<u>3,362</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2023

8. Other Income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Compensation from lease renewal	–	–	5,400	5,400
Contribution to training	–	–	500	500
	<u>–</u>	<u>–</u>	<u>5,900</u>	<u>5,900</u>

9. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Costs of charitable activities	78,188	400,824	479,012
Support costs	30,441	177,281	207,722
	<u>108,629</u>	<u>578,105</u>	<u>686,734</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Costs of charitable activities	66,805	249,605	316,410
Support costs	42,283	135,981	178,264
	<u>109,088</u>	<u>385,586</u>	<u>494,674</u>

10. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly £	Support costs £	Total funds 2023 £	Total fund 2022 £
Costs of charitable activities	479,012	206,418	685,430	490,099
Governance costs	–	1,304	1,304	4,575
	<u>479,012</u>	<u>207,722</u>	<u>686,734</u>	<u>494,674</u>

11. Independent Examination Fees

	2023 £	2022 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,200</u>	<u>3,000</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2023

12. Staff Costs

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

	2023	2022
	£	£
Wages and salaries	479,388	355,910
Social security costs	34,398	23,048
Employer contributions to pension plans	34,708	25,508
	<u>548,494</u>	<u>404,466</u>

The average head count of employees during the year was 30 (2022: 20). The average number of full-time equivalent employees during the year is analysed as follows:

	2023	2022
	No.	No.
Advice and information staff	23	12
Administrative staff	5	6
Management staff	2	2
	<u>30</u>	<u>20</u>

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

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £90,618 (2022:£83,921).

13. Trustee Remuneration and Expenses

No trustees received any remuneration or expenses during the current and previous year.

14. Transfers Between Funds

During the year £4,275 was transferred from unrestricted funds. This comprised:

	2023
	£
Funding to cover deficit on Macmillan, Increasing Capacity, Employment and other projects	5,502
Contribution to core costs by MAPS DAP	(1,227)
	<u>4,275</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2023

15. Tangible Fixed Assets

	Office Equipment £	Computer Equipment £	Total £
Cost			
At 1 April 2022 and 31 March 2023	49,520	59,305	108,825
Depreciation			
At 1 April 2022 and 31 March 2023	49,520	59,305	108,825
Carrying amount			
At 31 March 2023	—	—	—
At 31 March 2022	—	—	—

16. Debtors

	2023 £	2022 £
Prepayments	656	—
Accrued grant income	20,487	37,498
Other debtors	10,866	—
	<u>32,009</u>	<u>37,498</u>

17. Investments

	2023 £	2022 £
Other investments	—	57,573

18. Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	103,244	62,799
Social security and other taxes	—	9,727
Pension creditor	—	2,475
Client funds	22,243	6,806
Other creditors	24,884	—
	<u>150,371</u>	<u>81,807</u>

19. Creditors: amounts falling due after more than one year

	2023 £	2022 £
Accruals and deferred income	—	15,517

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2023

20. Deferred Income

	2023 £	2022 £
At 1 April 2022	70,752	–
Amount released to income	(70,752)	–
Amount deferred in year	99,000	70,752
At 31 March 2023	99,000	70,752

21. Pensions and Other Post Retirement Benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £34,708 (2022: £25,508).

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £34,708 (2022 - £25,508). Contributions totalling £Nil (2022 - £2,475) were payable to the fund at the balance sheet date and are included in creditors.

22. Analysis of Charitable Funds

Unrestricted funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
General funds	597,591	190,877	(108,629)	(4,275)	675,564

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
General funds	504,720	212,544	(109,088)	(10,585)	597,591

Restricted funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
CAB/Macmillan Service	–	70,190	(71,928)	1,738	–
MaPS DAP	–	106,297	(105,070)	(1,227)	–
Connect	–	5,018	(5,018)	–	–
Energy Advice project	–	27,891	(25,399)	–	2,492
Help to Claim	–	223,564	(200,481)	–	23,083

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2023

22. Analysis of Charitable Funds *(continued)*

Covid Funding	–	38,293	(38,924)	631	–
MWB	–	45,069	(45,086)	17	–
Increasing Capacity	–	21,922	(23,913)	1,991	–
Headley Trust	–	15,000	(15,269)	269	–
Employment	–	20,000	(21,077)	1,077	–
ABL	–	26,161	(25,940)	(221)	–
	<u>–</u>	<u>599,405</u>	<u>(578,105)</u>	<u>4,275</u>	<u>25,575</u>

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
CAB/Macmillan Service	–	69,247	(74,587)	5,340	–
MaPS DAP	–	149,703	(155,841)	6,138	–
Connect	–	20,520	(20,429)	(91)	–
Energy Advice project	3,286	25,661	(27,946)	(1,001)	–
Help to Claim	–	47,176	(47,375)	199	–
Covid Funding	–	59,408	(59,408)	–	–
	<u>3,286</u>	<u>371,715</u>	<u>(385,586)</u>	<u>10,585</u>	<u>–</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2023

22. Analysis of Charitable Funds *(continued)*

CAB/Macmillian Advice

Advising people affected by cancer {based at the Cumberland Infirmary}.

MaPS

This is a project funded by the Money Advice Service to provide debt advice via a range of channels. The funds are used to employ caseworkers although work done by volunteers (supervised by the paid caseworkers) can count towards the targets.

CONNECT (formerly Carlisle Eden Mind: Help Through Crisis) TThis is a fund provided by the Big Lottery Fund through the Help Through Crisis Fund and is run in partnership with Carlisle and Eden Mind Limited, Cumbria Law Centre. The 'Connect Project' will give advice to people suffering mental health problems or those experiencing a mental health crisis.

Energy Advice Project

This project is part-funded by Citizens Advice via various funding sources and Citizens Advice Manchester to provide advice and support to people on energy matters. This can involve challenging energy debts, checking and switching tariffs and registering for Priority Services.

Citizens Advice Help to Claim (Universal Credit)

This is an advice service provided to people about Universal Credit matters up to the date they receive their first payment.

COVID Funding

This covers funding received to pay for the costs of covid-related activities, e.g. to pay for additional telephony or IT costs as a result of remote working; to employ an employment specialist to deal with increased demand in this area; to pay for additional training and IT support for staff and volunteers working remotely.

Mental Well Being

This is to provide advice to people to resolve problems before have a detrimental impact on their mental health.

ABL

This is an outreach project covering Brampton and Longtown.

Remote Advice

This is funded by the Headley Trust to advise people via telephone or email.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2023

23. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Current assets	825,935	25,575	851,510
Creditors less than 1 year	(150,371)	–	(150,371)
Creditors greater than 1 year	–	–	–
Net assets	<u>675,564</u>	<u>25,575</u>	<u>701,139</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Current assets	694,915	–	694,915
Creditors less than 1 year	(81,807)	–	(81,807)
Creditors greater than 1 year	(15,517)	–	(15,517)
Net assets	<u>597,591</u>	<u>–</u>	<u>597,591</u>

24. Analysis of Changes in Net Debt

	At 1 Apr 2022 £	Cash flows £	At 31 Mar 2023 £
Cash at bank and in hand	599,844	219,657	819,501
Current asset investments	57,573	(57,573)	–
	<u>657,417</u>	<u>162,084</u>	<u>819,501</u>

25. Operating Lease Commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
Not later than 1 year	–	18,177

Carlisle and Eden Districts Citizen Advice Bureau

Management Information

Year Ended 31 March 2023

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

Carlisle and Eden Districts Citizen Advice Bureau

Detailed Statement of Financial Activities

Year Ended 31 March 2023

	2023 £	2022 £
Income and endowments		
Donations and legacies		
Donations	721	1,160
Rent - gift in kind	9,000	9,000
	<u>9,721</u>	<u>10,160</u>
Charitable activities		
General Advice	79,896	104,362
MaPS DAP	106,296	149,703
Help to Claim	223,564	47,176
Connect	5,019	20,520
Energy Advice Project	27,891	25,661
Macmillan	70,190	69,247
CCC Debt advice	88,760	88,760
Covid 19	38,293	59,408
MWB	45,069	—
ABL	26,161	—
Increasing Capacity	21,922	—
Employment	20,000	—
Headley Trust	15,000	—
Other income from charitable activities	2,279	—
	<u>770,340</u>	<u>564,837</u>
Investment income		
Bank interest receivable	10,221	3,362
	<u>10,221</u>	<u>3,362</u>
Other income		
Compensation from lease renewal	—	5,400
Contribution to training	—	500
	<u>—</u>	<u>5,900</u>
	<u>—</u>	<u>5,900</u>
Total income	<u>790,282</u>	<u>584,259</u>

Carlisle and Eden Districts Citizen Advice Bureau

Detailed Statement of Financial Activities (continued)

Year Ended 31 March 2023

	2023 £	2022 £
Expenditure		
Activities undertaken directly		
Wages and salaries	353,259	256,894
Employer's NIC	34,398	23,048
Pension costs	34,708	25,508
Rent and rates	2,600	—
Repairs and maintenance	993	—
Translation costs	4,330	—
Telephone	470	660
Postage, stationery and other office costs	5,915	5,137
Computer costs	4,042	1,580
Staff expenses and training	11,785	3,430
Funding clawbacks	24,684	—
Sundry expenses	1,828	153
	<u>479,012</u>	<u>316,410</u>
Support costs		
Wages and salaries	126,129	99,016
Rent	28,351	34,800
Rates	2,091	2,092
Light & heat	5,626	1,884
Repairs & maintenance	461	977
Insurance	1,881	3,220
Service charges	14,693	13,318
Legal and professional fees	2,684	808
Telephone	5,486	4,619
Postage, stationery and other office costs	6,489	4,504
Computer costs	1,662	2,167
Staff expenses and training	1,096	842
Reference materials	8,312	5,197
Other costs	1,457	245
	<u>206,418</u>	<u>173,689</u>
Governance costs		
Accountancy fees	1,200	3,000
Legal and other professional fees	104	1,575
	<u>1,304</u>	<u>4,575</u>
Total expenditure	<u>686,734</u>	<u>494,674</u>
Net income	<u>103,548</u>	<u>89,585</u>

Accounts

Carlisle and Eden Districts Citizen Advice Bureau
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 8XP

Carlisle and Eden Districts Citizen Advice Bureau

Financial Statements

Year Ended 31 March 2022

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Carlisle and Eden Districts Citizen Advice Bureau

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.

Objects

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

Aims, Objectives, Strategies and Activities for the Year

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

The service aims:

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

Due to the continuing impact of the pandemic, and the variable nature of restrictions and advice on face-to-face contact with clients, the primary objective for the year was to provide these high-quality advisory services via a mix of remote and face-to-face channels appropriate to the changing circumstances. This was successfully achieved at very short notice due to the skills, flexibility and commitment of the CACE staff and volunteer teams.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome, together with the success of individual key projects and the benefits that have been borne from them. In carrying out the review we are ensuring that our aims, objectives and activities are in line with our stated purpose.

To obtain the necessary funding to provide these services applications were made to various local and national providers of community finance and bids for commercial contracts were submitted. Advertisements and/or articles were placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

In November 2020 the organisation successfully passed the annual Citizens Advice Leadership Self Assessment independent audit. In 2021, recognising the achievements of CACE in previous years, Citizens Advice did not consider it necessary to conduct another audit.

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 Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2022

Advice and information services

The main areas of charitable activity are, the provision of:

- general advice and information services
- specialist advice on energy matters
- specialist advice on employment issues
- specialist advice on Universal Credit matters up until the date of first payment
- specialist advice and casework services in welfare benefits affected by cancer
- specialist advice and casework services in debt

From the middle of March 2020, the start of the Covid-19 pandemic, CACE moved away from being a predominantly office-based, face-to-face service. Workers were equipped to work remotely from home, utilising telephone and email and webchat. to provide the range of General and Specialist advice services. During 2021-22 CACE continued to work remotely but started to reintroduce staff and volunteers to working in a safe, office environment.

Telephone

CACE joined the “Single Queue” Citizens Advice telephone support system. This allows local offices to work together in groups, to share the delivery of their phone services, with the aim of handling more calls, reducing waiting time and improving the client journey.

Email

CACE allocated more staff and volunteer resources to help meet additional demand both locally and nationally (2 advisers monitor local email; 3 advisers helping to resource the national email platform)

Webchat

CACE recruited, trained and supported a team of volunteers to staff online Citizens Advice chat services.

This allowed clients to access advice and information quickly, whilst also providing a direct referral route into specialist advice and support.

A limited amount of advice delivery was also undertaken via video and letters.

As the nature of the pandemic changed CACE regularly reviewed plans to safely return to office work.

Contribution of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which CACE could not operate. Throughout 2021/22 the service employed 20 paid workers (13.4 FTEs) (2020/21 the service employed 19 paid workers (13.2 FTEs)), and 53 volunteers (2020/21: 54 volunteers) together delivering some 11 (2020/21: 10) projects, including the core service as well as acting as Trustees and Directors of the Charity.

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice service. The volunteers contribute, on average, 332 hours per week (2020/21:348).

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2022

The public value of volunteering may be expressed as an annualised figure of £287,734 (£314,670 in 2020/21). However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment. CACE are working hard to continue to attract and retain volunteers, including reviewing the required roles and levels of commitment.

Overall financial value to society in 2021/22

Funding for CACE continues to represent excellent value for money.

Advice and volunteering	
Fiscal benefit total	£2,169,460
Public value total	£14,917,835
Value to the people we help (financial outcomes) total	£9,565,657

For every £1 invested:	
For every £1, £x in fiscal benefits	£4.45
For every £1, £x in public value	£30.63
For every £1, £x in value to the people we help (financial outcomes)	£19.64

The public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning) was valued at £10,716,967 (£10,296,141 in 2020/21).

Who used and benefitted from our services?

During the reporting year 5,532 unique clients (4,938 2020/21) benefited from the services of CACE dealing with 16,153 issues (15,046 2020/21).

The service assisted in the recovery of £3,960,177 (£2,219,465 2020/21) for its clients, primarily through income maximisation.

Clients continue to present with multiple problems and on average clients are presenting with over 3 issues each.

We continued to prioritise appointments for the more vulnerable members of society.

CACE managed projects in this year:

- Macmillan - advising people affected by cancer (based at the Cumberland Infirmary) funded by Macmillan Cancer Support.
- Money and Pensions Service Debt Advice Project (MaPSDAP) – advising people on debt issues. This includes the Increasing Capacity Project.
- Money Advice (funded by Cumbria County Council) – advising people on financial management and debt issues.
- Connect – Big Lottery project advising people with mental health issues.
- Energy Advice Project - advising people and training front-line workers on energy-related matters.
- Help To Claim – assisting people up to first payment of Universal Credit.
- Employment – providing advice and representation predominantly to people affected by the pandemic.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2022

- Covid 19 – delivering hardship grants to vulnerable households in Carlisle & Eden.

We support people on any issue that they may face however our most common enquiry area is welfare benefits and tax credits (including Universal Credit) which makes up a total of 48% of the issues we have supported on webchat service.

The Research & Campaign Group continues to organise local campaigns and uses its connections with the local media to raise awareness of injustices, or the availability of different benefits, grants and services or generally to promote the service. A monthly BBC Radio Cumbria advice slot gives the group a useful platform on which to raise awareness of social policy issues affecting people locally.

Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we invest in fundraising and continue to diversify our approach to ensure we are delivering the most cost effective service we possibly can. This isn't about simply cutting costs, it is about delivering a service that genuinely meets clients' needs to make us as cost effective as possible.

There were additional costs of delivering services during the pandemic – IT equipment and software, telephony, home office furniture, PPE. CACE received funding from Cumbria Community Foundation, Eden District Council and Cumbria County Council to help with these additional costs.

The availability of funding in the charity sector continued to be a challenge during the period. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The impact of the Covid-19 pandemic was felt throughout the period and required rapid responses to changing circumstances and government guidance. In this new and extremely challenging environment, at short notice CACE successfully transformed its predominantly office-based, face-to-face service to one delivered remotely.

During 2021-22, as Covid restrictions continued to change, CACE moved to flexible hybrid working arrangements whereby some workers operate from home and others from the office, in controlled environments with appropriate space and personal protective equipment.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2022

Financial Review

Investment Policy

As required in its Memorandum, paragraph 4.15, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

Reserves policy

Carlisle & Eden Districts Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. CACE will maintain a projection of income and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

The Trustees believe that CACE faces some financial uncertainty due primarily to residual issues relating to the pandemic, the need to respond to energy cost increases, the current national cost of living increases and inflation together with uncertainty about premises costs and the forthcoming local government re-organisation.

In reviewing potential cost increases, and the implications of any significant reductions in income, the Trustees consider that the maintenance of unrestricted reserves equal to at least eight months' normal operational expenditure is a prudent response to this uncertainty. Based on the budget for the current year that equates to £464,089. The organisation currently holds £597,591 in free (unrestricted) reserves.

Principal Funding Sources

The Trustees extend their gratitude to Carlisle City Council and Eden District Council who continued to support the core operating capacity of the charity. Additionally project-specific funding was received from the Money Advice Service and Cumbria County Council in support of the debt advice work; from the Big Lottery in respect of money advice and benefit work with people with mental health issues; from a variety of sources for Covid-specific purposes (in particular, Cumbria Community Foundation); from Citizens Advice nationally for energy advice and support AND for helping people to claim Universal Credit and from Macmillan Cancer Support for the service for people affected by cancer.

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

Going Concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2022

Plans for Future Periods

Maintaining a sustainable service that meets the needs of our clients throughout the difficult circumstances of the pandemic and post-pandemic remains a priority of the Trustee Board for 2022-23. The charity will continue to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer to new funders, whilst never compromising on the high quality service that our clients expect and deserve.

CACE secured continuation funding for MaPSDAP, Increasing Capacity and to provide energy advice to customers. In addition, CACE successfully tendered for a significant Help to Claim contract.

CACE Also obtained new funding for :

- outreaches in rural areas of Carlisle – Brampton and Longtown – starting in April 2022.
- a mental well-being project helping people across Carlisle & Eden.
- A project advising people affected by Long Covid.

CACE continues to look to improve access to its services.

CACE's Property Group engaged with Eden District Council in discussions around addressing disrepair issues at the Sandgate Office and improvements have now been implemented, enabling workers to operate from the office in a Covid-secure environment.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2022

Structure, Governance and Management

Statutory Information

Carlisle and Eden Districts Citizens Advice Bureau became an incorporated body and commenced operations on 1st April 2006. Carlisle District Citizens Advice Bureau merged with Eden Citizens Advice Bureau to form Carlisle and Eden Districts Citizens Advice Bureau on 1st July 2012, at which date the assets and liabilities of Eden Citizens Advice Bureau were acquired by the newly named organisation.

Governing Document

Carlisle and Eden Districts Citizens Advice Bureau is a registered charity and a company limited by guarantee. Carlisle and Eden Districts Citizens Advice Bureau is also known and referred to as Citizens Advice Carlisle and Eden (CACE). The maximum liability of each member is limited to £1. CACE is governed by its Memorandum and Articles of Association as amended in 2012 and 2022. The 2022 amendment allowed CACE to provide advice to clients beyond the Carlisle and Eden districts and surrounding areas.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the company, are elected from the local community and must either reside or work in North Cumbria. A sub-committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for board appointments. Recommendations are then made to the Trustee Board who then have the final decision. A separate process agreed by the Trustee Board is followed for the election of the Chair. The majority of trustees are members of the public. The only exception being that Carlisle City Council may nominate two members to serve on the Trustee Board. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Trustee Induction and Training

Trustees are recruited periodically through targeted as well as non-specific advertising and 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 recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2022

Structure, Governance and Management *(continued)*

Organisational Structure

CACE is governed by its Trustee Board which is 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 CACE 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. A register of members' interests is maintained at the registered office, and is available to the public.

Related Parties

CACE is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring performance against these standards. Operating policies are independently determined by the Trustee Board of CACE in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients.

Major Risks

CACE has agreed a risk management strategy and risk register with the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CACE regularly monitors its level of risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2022

Reference and Administrative Details

Registered charity name	Carlisle and Eden Districts Citizen Advice Bureau
Charity registration number	1111024
Company registration number	05384148
Principal office and registered office	4th Floor, Broadacre House Lowther Street Carlisle Cumbria CA3 8DA

The Trustees

Andrew Setters (Chair)	
David Rawsthorn	(Resigned 31 March 2022)
Jacqueline Nichol (Vice Chair)	
Cllr Lisa Brown	(Resigned 25 August 2021)
Archie Spence	(Resigned 24 November 2021)
Jake Laurie	(Resigned 1 May 2021)
Katharine Blue	
Hannah Mason	(Resigned 17 August 2021)
Cllr David Shepherd	
Mike Taylor	
Paul Forster	(Appointed 23 February 2022)
Beth Furneaux	(Appointed 25 August 2021)
Susan MacGregor	(Appointed 30 March 2022)
Francis McLennan	(Appointed 23 February 2022)
Catriona Morton	(Appointed 23 February 2022)
Cllr Jeffrey Bomford	(Appointed 25 August 2021)

Company Secretary Andrew Auld

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.

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2022

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

Andrew Setters (Chair)
Trustee

Carlisle and Eden Districts Citizen Advice Bureau

Independent Examiner's Report to the Trustees of Carlisle and Eden Districts Citizen Advice Bureau

Year Ended 31 March 2022

I report to the trustees on my examination of the financial statements of Carlisle and Eden Districts Citizen Advice Bureau ('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

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).

Carlisle and Eden Districts Citizen Advice Bureau

Independent Examiner's Report to the Trustees of Carlisle and Eden Districts Citizen Advice Bureau *(continued)*

Year Ended 31 March 2022

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

Carlisle and Eden Districts Citizen Advice Bureau

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	10,160	–	10,160	10,357
Charitable activities	6	193,122	371,715	564,837	548,678
Investment income	7	3,362	–	3,362	3,523
Other income	8	5,900	–	5,900	–
Total income		<u>212,544</u>	<u>371,715</u>	<u>584,259</u>	<u>562,558</u>
Expenditure					
Expenditure on charitable activities	9,10	109,088	385,586	494,674	469,486
Total expenditure		<u>109,088</u>	<u>385,586</u>	<u>494,674</u>	<u>469,486</u>
Net income		<u>103,456</u>	<u>(13,871)</u>	<u>89,585</u>	<u>93,072</u>
Transfers between funds		(10,585)	10,585	–	–
Net movement in funds		<u>92,871</u>	<u>(3,286)</u>	<u>89,585</u>	<u>93,072</u>
Reconciliation of funds					
Total funds brought forward		504,720	3,286	508,006	414,934
Total funds carried forward		<u>597,591</u>	<u>–</u>	<u>597,591</u>	<u>508,006</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 16 to 26 form part of these financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Financial Position

31 March 2022

	Note	2022 £	2021 £
Current Assets			
Debtors	16	37,498	35,022
Investments	17	57,573	57,561
Cash at bank and in hand		599,844	453,461
		<u>694,915</u>	<u>546,044</u>
Creditors: amounts falling due within one year	18	<u>81,807</u>	<u>38,038</u>
Net Current Assets		<u>613,108</u>	<u>508,006</u>
Total Assets Less Current Liabilities		<u>613,108</u>	<u>508,006</u>
Creditors: amounts falling due after more than one year	19	<u>15,517</u>	<u>—</u>
Net Assets		<u>597,591</u>	<u>508,006</u>
Funds of the Charity			
Restricted funds		—	3,286
Unrestricted funds		<u>597,591</u>	<u>504,720</u>
Total charity funds	22	<u>597,591</u>	<u>508,006</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, and are signed on behalf of the board by:

Andrew Setters (Chair)
Trustee

The notes on pages 16 to 26 form part of these financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Cash Flows

Year Ended 31 March 2022

	2022 £	2021 £
Cash Flows from Operating Activities		
Net income	89,585	93,072
<i>Adjustments for:</i>		
Other interest receivable and similar income	(3,362)	(3,523)
Accrued income	(3,218)	(23,949)
<i>Changes in:</i>		
Trade and other debtors	(2,476)	(2,869)
Trade and other creditors	62,504	27,256
Cash generated from operations	143,033	89,987
Interest received	3,362	3,523
Net cash from operating activities	<u>146,395</u>	<u>93,510</u>
Cash Flows from Investing Activities		
Purchases of other investments	(12)	—
Net cash used in investing activities	<u>(12)</u>	<u>—</u>
Net Increase in Cash and Cash Equivalents	146,383	93,510
Cash and Cash Equivalents at Beginning of Year	<u>453,461</u>	<u>359,951</u>
Cash and Cash Equivalents at End of Year	<u>599,844</u>	<u>453,461</u>

The notes on pages 16 to 26 form part of these financial statements.

Carlisle and Eden Districts Citizen Advice Bureau

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 4th Floor, Broadacre House, Lowther Street, Carlisle, Cumbria, CA3 8DA.

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. The trustees consider that there are no significant estimates or judgements affecting these financial statements.

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.

Carlisle and Eden Districts Citizen Advice Bureau

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 impracticable 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.

Operating Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2022

3. Accounting Policies *(continued)*

Tangible Assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

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:

Office Equipment	- Fully depreciated
Computer 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.

Defined Contribution Plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2022

Trade 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.

Trade 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.

4. Limited by Guarantee

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

5. Donations and Legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations	1,160	1,160	1,357	1,357
Gifts				
Rent - gift in kind	9,000	9,000	9,000	9,000
	<u>10,160</u>	<u>10,160</u>	<u>10,357</u>	<u>10,357</u>

The gift in kind relates to free use of premises at 2 Sandgate, Penrith.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2022

6. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
General Advice	104,362	–	104,362
MaPS DAP	–	149,703	149,703
Help to Claim	–	47,176	47,176
Connect	–	20,520	20,520
Energy Advice Project	–	25,661	25,661
Macmillan	–	69,247	69,247
CCC Debt advice	88,760	–	88,760
Covid 19	–	59,408	59,408
	<u>193,122</u>	<u>371,715</u>	<u>564,837</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
General Advice	151,106	–	151,106
MaPS DAP	–	122,734	122,734
Help to Claim	–	47,093	47,093
Connect	–	19,487	19,487
Energy Advice Project	–	21,560	21,560
Macmillan	–	68,136	68,136
CCC Debt advice	88,760	–	88,760
Covid 19	–	29,802	29,802
	<u>239,866</u>	<u>308,812</u>	<u>548,678</u>

7. Investment Income

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Bank interest receivable	<u>3,362</u>	<u>3,362</u>	<u>3,523</u>	<u>3,523</u>

8. Other Income

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Compensation from lease renewal	5,400	5,400	–	–
Contribution to training	500	500	–	–
	<u>5,900</u>	<u>5,900</u>	<u>–</u>	<u>–</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2022

9. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Costs of charitable activities	66,805	249,605	316,410
Support costs	42,283	135,981	178,264
	<u>109,088</u>	<u>385,586</u>	<u>494,674</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Costs of charitable activities	110,349	172,228	282,577
Support costs	53,611	133,298	186,909
	<u>163,960</u>	<u>305,526</u>	<u>469,486</u>

10. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly	Support costs	Total funds 2022 £	Total fund 2021 £
Costs of charitable activities	£ 316,410	£ 173,689	490,099	455,786
Governance costs	–	4,575	4,575	13,700
	<u>316,410</u>	<u>178,264</u>	<u>494,674</u>	<u>469,486</u>

11. Independent Examination Fees

	2022 £	2021 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>3,000</u>	<u>2,760</u>

12. Staff Costs

The average head count of employees during the year was 20 (2021: 19). The average number of employees during the year is analysed as follows:

	2022 No.	2021 No.
Advice and information staff	12	11
Administrative staff	6	6
Management staff	2	2
	<u>20</u>	<u>19</u>

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2022

12. Staff Costs (continued)

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £83,921 (2021:£82,259).

13. Trustee Remuneration and Expenses

No trustees received any remuneration or expenses during the current and previous year.

14. Transfers Between Funds

During the year £10,585 was transferred from unrestricted funds. This comprised:

	2022 £
Funding to cover deficits on Macmillan, MaPS and Help to Claim project	11,677
Contribution to core costs by Connect and EAP	(1,092)
	<u>10,585</u>

15. Tangible Fixed Assets

	Office Equipment £	Computer Equipment £	Total £
Cost			
At 1 April 2021 and 31 March 2022	<u>49,520</u>	<u>59,305</u>	<u>108,825</u>
Depreciation			
At 1 April 2021 and 31 March 2022	<u>49,520</u>	<u>59,305</u>	<u>108,825</u>
Carrying amount			
At 31 March 2022	<u>—</u>	<u>—</u>	<u>—</u>
At 31 March 2021	<u>—</u>	<u>—</u>	<u>—</u>

16. Debtors

	2022 £	2021 £
Accrued grant income	37,498	34,677
Other debtors	—	345
	<u>37,498</u>	<u>35,022</u>

17. Investments

	2022 £	2021 £
Other investments	<u>57,573</u>	<u>57,561</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2022

18. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	62,799	10,782
Social security and other taxes	9,727	–
Pension creditor	2,475	10,187
Client funds	6,806	17,069
	<u>81,807</u>	<u>38,038</u>

19. Creditors: amounts falling due after more than one year

	2022	2021
	£	£
Accruals and deferred income	<u>15,517</u>	<u>–</u>

20. Deferred Income

	2022	2021
	£	£
Amount deferred in year	<u>70,752</u>	<u>–</u>

21. Pensions and Other Post Retirement Benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £25,508 (2021: £23,533).

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £23,533 (2020 - £21,965). Contributions totalling £10,187 (2020 - £1,942) were payable to the fund at the balance sheet date and are included in creditors.

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2022

22. Analysis of Charitable Funds

Unrestricted funds

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
General funds	504,720	212,544	(109,088)	(10,585)	597,591
	<u>504,720</u>	<u>212,544</u>	<u>(109,088)</u>	<u>(10,585)</u>	<u>597,591</u>

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
General funds	290,241	253,746	(163,960)	124,693	504,720
Property fund	124,693	–	–	(124,693)	–
	<u>414,934</u>	<u>253,746</u>	<u>(163,960)</u>	<u>–</u>	<u>504,720</u>

Restricted funds

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
CAB/Macmillan Service	–	69,247	(74,587)	5,340	–
MaPS DAP	–	149,703	(155,841)	6,138	–
Connect	–	20,520	(20,429)	(91)	–
Energy Advice project	3,286	25,661	(27,946)	(1,001)	–
Help to Claim	–	47,176	(47,375)	199	–
Covid Funding	–	59,408	(59,408)	–	–
	<u>3,286</u>	<u>371,715</u>	<u>(385,586)</u>	<u>10,585</u>	<u>–</u>

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
CAB/Macmillan Service	–	68,136	(68,136)	–	–
MaPS DAP	–	122,734	(122,734)	–	–
Connect	–	19,487	(19,487)	–	–
Energy Advice project	–	21,560	(18,274)	–	3,286
Help to Claim	–	47,093	(47,093)	–	–
Covid Funding	–	29,802	(29,802)	–	–
	<u>–</u>	<u>308,812</u>	<u>(305,526)</u>	<u>–</u>	<u>3,286</u>

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2022

22. Analysis of Charitable Funds (continued)

CAB/Macmillian Advice

Advising people affected by cancer {based at the Cumberland Infirmary}.

MASDAP

This is a project funded by the Money Advice Service to provide debt advice via a range of channels. The funds are used to employ caseworkers although work done by volunteers (supervised by the paid caseworkers) can count towards the targets.

CONNECT (formerly Carlisle Eden Mind: Help Through Crisis) This is a fund provided by the Big Lottery Fund through the Help Through Crisis Fund and is run in partnership with Carlisle and Eden Mind Limited, Cumbria Law Centre. The 'Connect Project' will give advice to people suffering mental health problems or those experiencing a mental health crisis.

Energy Advice Project

This project is part-funded by Big Energy Savings Week, Big Energy Savings Network and the Energy Advice Project to provide advice and support to people on energy matters. This can involve challenging energy debts, checking and switching tariffs and registering for Priority Services.

Citizens Advice Help to Claim (Universal Credit)

This is an advice service provided to people about Universal Credit matters up to the date they receive their first payment.

COVID Funding

This covers funding received to pay for the costs of covid-related activities, e.g. to pay for additional telephony or IT costs as a result of remote working; to employ an employment specialist to deal with increased demand in this area; to pay for additional training and IT support for staff and volunteers working remotely.

23. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Current assets	694,915	–	694,915
Creditors less than 1 year	(81,807)	–	(81,807)
Creditors greater than 1 year	(15,517)	–	(15,517)
Net assets	597,591	–	597,591

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Current assets	542,758	3,286	546,044
Creditors less than 1 year	(38,038)	–	(38,038)
Creditors greater than 1 year	–	–	–
Net assets	504,720	3,286	508,006

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2022

24. Analysis of Changes in Net Debt

	At 1 Apr 2021	Cash flows	At 31 Mar 2022
	£	£	£
Cash at bank and in hand	453,461	146,383	599,844
Current asset investments	57,561	12	57,573
	<u>511,022</u>	<u>146,395</u>	<u>657,417</u>

25. Operating Lease Commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2022	2021
	£	£
Not later than 1 year	18,177	25,605
Later than 1 year and not later than 5 years	—	14,844
	<u>18,177</u>	<u>40,449</u>

Carlisle and Eden Districts Citizen Advice Bureau

Management Information

Year Ended 31 March 2022

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

Carlisle and Eden Districts Citizen Advice Bureau

Detailed Statement of Financial Activities

Year Ended 31 March 2022

	2022 £	2021 £
Income and endowments		
Donations and legacies		
Donations	1,160	1,357
Rent - gift in kind	9,000	9,000
	<u>10,160</u>	<u>10,357</u>
Charitable activities		
General Advice	104,362	151,106
MaPS DAP	149,703	122,734
Help to Claim	47,176	47,093
Connect	20,520	19,487
Energy Advice Project	25,661	21,560
Macmillan	69,247	68,136
CCC Debt advice	88,760	88,760
Covid 19	59,408	29,802
	<u>564,837</u>	<u>548,678</u>
Investment income		
Bank interest receivable	<u>3,362</u>	<u>3,523</u>
Other income		
Compensation from lease renewal	5,400	—
Contribution to training	500	—
	<u>5,900</u>	<u>—</u>
Total income	<u>584,259</u>	<u>562,558</u>

Carlisle and Eden Districts Citizen Advice Bureau

Detailed Statement of Financial Activities (continued)

Year Ended 31 March 2022

	2022 £	2021 £
Carlisle and Eden Districts Citizen Advice Bureau		
Notes to the Detailed Statement of Financial Activities		
Year Ended 31 March 2022		
	2022 £	2021 £
Expenditure on charitable activities		
Activities undertaken directly		
Wages and salaries	256,894	218,287
Employer's NIC	23,048	23,437
Pension costs	25,508	23,533
Telephone	660	980
Postage, stationery and other office costs	5,137	354
Computer costs	1,580	10,572
Staff expenses and training	3,430	5,176
Sundry expenses	153	238
	<u>316,410</u>	<u>282,577</u>
Support costs		
Wages and salaries #	99,016	94,580
Rent	34,800	39,315
Rates	2,092	2,092
Light & heat	1,884	2,396
Repairs & maintenance	977	221
Insurance	3,220	2,858
Service charges	13,318	16,674
Legal and professional fees	808	677
Telephone	4,619	3,310
Postage, stationery and other office costs	4,504	2,611
Computer costs	2,167	1,539
Staff expenses and training	842	1,097
Reference materials	5,197	5,672
Other costs	245	167
	<u>173,689</u>	<u>173,209</u>
Governance costs		
Accountancy fees	3,000	2,760
Legal and other professional fees	1,575	10,940
	<u>4,575</u>	<u>13,700</u>
Expenditure on charitable activities	<u>494,674</u>	<u>469,486</u>
Net income	<u>89,585</u>	<u>93,072</u>

- Wages and salaries shown under Support Costs include business support, training officer and management costs).

Accounts

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

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CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2021

Trustees	Andrew John Setters, Chair Marguerite Robinson (resigned 28 May 2020) Bob Peckford (resigned 20 April 2020) David Rawsthorn Jacqueline Nicol, Vice Chair Cllr Lisa Margaret Brown Archie Spence Dawn Lewis-Dalby (resigned 27 May 2020) Jake Simon Laurie (appointed 28 May 2020, resigned 1 May 2021) Katharine Blue Hannah Corinne Mason (appointed 28 May 2020) Cllr David Shepherd Mike Taylor
Company registered number	05384148
Charity registered number	1111024
Registered office	4th Floor Broadacre House Lowther Street Carlisle Cumbria CA3 8DA
Company secretary	Andrew Auld
Accountants	Armstrong Watson Audit Limited Chartered Accountants Fairview House Victoria Place Carlisle Cumbria CA1 1HP
Bankers	Clydesdale Bank Plc 82 English Street Carlisle Cumbria CA3 8HP Cumberland Building Society Cumberland House Castle Street Carlisle CA3 8RX

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their annual report together with the financial statements of the Carlisle and Eden Districts Citizens Advice Bureau for the year 1 April 2020 to 31 March 2021. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. Statutory Information

Carlisle and Eden Districts Citizens Advice Bureau became an incorporated body and commenced operations on 1st April 2006. Carlisle District Citizens Advice Bureau merged with Eden Citizens Advice Bureau to form Carlisle and Eden Districts Citizens Advice Bureau on 1st July 2012, at which date the assets and liabilities of Eden Citizens Advice Bureau were acquired by the newly named organisation.

b. Governing Document

Carlisle and Eden Districts Citizens Advice Bureau is a registered charity and a company limited by guarantee. Carlisle and Eden Districts Citizens Advice Bureau is also known and referred to as Citizens Advice Carlisle and Eden (CACE). The maximum liability of each member is limited to £1. CACE is governed by its Memorandum and Articles of Association as amended in 2012.

c. Recruitment, Appointment of Trustees

Trustees, who are also Directors of the company, are elected from the local community and must either reside or work in North Cumbria. A sub-committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for board appointments. Recommendations are then made to the Trustee Board who then have the final decision. A separate process agreed by the Trustee Board is followed for the election of the Chair. The majority of trustees are members of the public. The only exception being that Carlisle City Council may nominate two members to serve on the Trustee Board. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

d. Trustee Induction and Training

Trustees are recruited periodically through targeted as well as non-specific advertising and 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 recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

e. Organisational Structure

CACE is governed by its Trustee Board which is 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 CACE 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. A register of members' interests is maintained at the registered office, and is available to the public.

f. Related Parties

CACE is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring performance against these standards. Operating policies are independently determined by the Trustee Board of CACE in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients.

g. Major Risks

CACE has agreed a risk management strategy and risk register with the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CACE regularly monitors its level of risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Achievements and performance

a. Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Carlisle & Eden Districts, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

b. Aims, Objectives, Strategies and Activities for the Year

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

The service aims :

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

Due to the impacts of the pandemic the primary objective for the year was to transform this high-quality advisory services provision to one delivered remotely. This was successfully achieved at very short notice due to the skills and commitment of the CACE staff and volunteer teams.

c. Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome, together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that our aims, objectives and activities are in line with our stated purpose.

To obtain the necessary funding to provide these services applications were made to various local and national providers of community finance and bids for commercial contracts were submitted. Advertisements and/or articles were placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

In November 2020 the organisation successfully passed the annual Citizens Advice Leadership Self Assessment independent audit.

d. 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 Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

e. Advice and information services

The main areas of charitable activity are, the provision of:

- general advice and information services
- specialist advice on energy matters
- specialist advice on employment advice - funded by Cumbria County Council
- specialist advice on Universal Credit matters up until the date of first payment - Help to Claim – funded by DWP
- specialist advice and casework services in welfare benefits - funded by Macmillan Cancer Support for working with people affected by cancer
- specialist advice and casework services in debt - funded by the Money Advice Service and Cumbria County Council

From the middle of March 2020, CACE moved away from being a predominantly office-based, face-to-face service.

Workers were equipped to work remotely from home, utilising telephone and email and webchat to provide the range of General and Specialist advice services:

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

•Telephone

Adviceline

CACE joined the national Adviceline platform on 1 December 2017, in an attempt to address the resource and demand issues that were identified following the installation of the new telephony system (Gemini). The platform used telephone area codes to identify a clients location and, wherever possible, direct the calls to their local citizens advice office. Where local offices were unable to handle a call (e.g. if there were no advisers were logged on), it was then directed to a *national queue*, resourced by CitA call centres in Gateshead and Caerphilly.

National Overflow Calls

In October 2020, CACE agreed to support the national call centres with the significant increase in the demand for advice via telephone, by accepting calls from the national queue – this became known as the National Overflow.

Although local calls continued to be prioritised (i.e. directed to LCAs based on telephone area code), out of area calls were directed to adviser (regardless of their geographical location), in instances where there were no local callers.

Single Queue

CitA confirmed that the National Overflow had been successful in handling an increased number of calls and they wanted to build on this success with a new initiative – the Adviceline Single Queue.

The Single Queue would allow local offices to work together in groups, to share the delivery of their phone services, with the aim of handling more calls, reducing waiting time and improving the client journey.

There would be no prioritisation of locals calls and LCAs would be expected to handle calls originating from any of the geographical locations of the LCAs within their group.

CACE joined the Single Queue on 22 March 2021 and currently works in collaboration with 22 other LCAs (as at 11 November 2021).

•Email

CACE allocated more staff and volunteer resources to help meet additional demand both locally and nationally (2 advisers monitor local email; 3 advisers helping to resource the national email platform)

•Webchat

CACE used its' knowledge of delivering this for Help To Claim users to recruit, train and support a team of volunteers to staff online Citizens Advice chat services.

This allowed clients to access advice and information quickly, whilst also providing a direct referral route into specialist advice and support.

A limited amount of advice delivery was also undertaken via video and letters.

As the nature of the pandemic changed CACE regularly reviewed plans to safely return to office work. These plans were deferred as Covid cases increased sharply and government guidance subsequently changed (i.e. people were asked to work from home where they could do so).

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

f. Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which CACE could not operate. Throughout 2020/21 the service employed 19 paid workers (13.2 FTEs) (2019/20 the service employed 19 paid workers (10 FTEs)), and 54 volunteers (2019/20: 56 volunteers) together delivering some 10 (2019/20: 8) projects, including the core service as well as acting as Trustees and Directors of the Charity.

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice service. The volunteers contribute, on average, 348 hours per week (2019/20: 380). The public value of volunteering may be expressed as an annualised figure of £314,670 (2019/20: £345,913). However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

The public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning) was valued at £10,296,141.

CACE are working hard to review our approach to attracting and keeping volunteers, including considering different roles and levels of commitment requirements.

g. Who used and benefitted from our services?

During the reporting year 4,938 unique clients (4,438 2019/20) benefitted from the services of CACE dealing with 15,046 issues (2019/20: 15,951).

The service assisted in the recovery of £2,219,465 (2019/20: £2,508,751) for its clients, primarily through income maximisation.

Clients continue to present with multiple problems and on average clients are presenting with over 3 issues each.

We continued to prioritise appointments for the more vulnerable members of society.

CACE managed projects in this year–

- Macmillan - advising people affected by cancer (based at the Cumberland Infirmary) funded by Macmillan Cancer Support.
- Money and Pensions Service Debt Advice Project (MaPSDAP) – advising people on debt issues.
- Money Advice (funded by Cumbria County Council) – advising people on financial management and debt issues.
- Connect – Big Lottery project advising people with mental health issues.
- Energy Advice Project - advising people and training front-line workers on energy matters.
- Help To Claim– assisting people up to first payment of Universal Credit.
 - COVID – CACE were approached by Cumbria County Council to deliver hardship grants to vulnerable households in Carlisle & Eden.
 - Increasing Capacity (MaPSDAP) – to recruit a trainee Money Advice worker to deliver debt advice.

We support people on any issue that they may face however our most common enquiry area is welfare benefits and tax credits (including Universal Credit) which makes up a total of 40% of the issues we have supported on.

The number of Debt enquiries decreased in this period due to the temporary introduction of central government legislation reducing debt recovery by creditors. These provisions have now come to an end and post-pandemic we expect debt to be a major problem in the district. CACE continues to lead the way in providing quality money advice in Carlisle, with caseworkers who are qualified as Debt Relief Order Intermediaries.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

During the initial months of the pandemic CACE saw a rapid increase in Universal Credit enquiries. These enquiries then levelled off.

CACE were involved in two Hardship grant schemes –

1. As part of a county-wide Citizens Advice response providing cash grants for low-income households struggling with fuel costs
2. To provide grants for basic essentials (e.g. white goods) to households in Carlisle and Eden in hardship.

Although there were concerns about the short lead in time and the limited window in which to deliver the grants CACE nevertheless decided to participate as we could see the clear benefits to the most vulnerable in the communities we serve. Many CACE staff and volunteers worked extra hours to meet the demands for these schemes. As a result we were able to successfully distribute the funds in line with the grant objectives and timescales.

CACE are a member of the National Citizens Advice Telephone Adviceline Service. This allows clients to speak to a Citizens Advice worker based in one of two national centres should the local office be too busy to answer the call. During the pandemic CACE signed up for the national telephone and email overflow service. In addition, CACE joined the national webchat service.

The Research & Campaign Group continues to organise local campaigns and uses its connections with the local media to raise awareness of injustices, or the availability of different benefits, grants and services or generally to promote the service. A monthly BBC Radio Cumbria advice slot gives the group a useful platform on which to raise awareness of social policy issues affecting people locally.

h. Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we invest in fundraising and continue to diversify our approach to ensure we are delivering the most cost effective service we possibly can. This isn't about simply cutting costs, it is about delivering a service that genuinely meets clients' needs to make us as cost effective as possible.

There were additional costs of delivering services during the pandemic – IT equipment and software, telephony, home office furniture, PPE. CACE received funding from Cumbria Community Foundation, Eden District Council and Cumbria County Council to help with these additional costs.

The availability of funding in the charity sector continued to be difficult during the period. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The impact of the Covid-19 pandemic was felt throughout the period and required rapid responses to changing circumstances and government guidance. In this new and extremely challenging environment, at short notice CACE successfully transformed its predominantly office-based, face-to-face service to one delivered remotely. As the nature of the pandemic changes, CACE continues to keep the situation under review.

Financial review

a. Investment Policy

As required in its Memorandum, paragraph 4.15, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

b. Reserves policy

Carlisle & Eden Districts Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. CACE will maintain a projection of income and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of equal to 4 to 8 months normal operating expenditure should be maintained. Based on the current accounts that equates to £152,000 to £305,000. The organisation currently holds £504,720 in free (unrestricted) reserves.

Unrestricted reserves therefore exceed the top of the range for reserves. This is because the trustees believe that CACE faces unprecedented uncertainty due primarily to the on-going pandemic and forthcoming local government re-organisation. The trustees consider that the current level of reserves is a prudent response to this uncertainty

c. Principal Funding Sources

The Trustees extend their gratitude to Carlisle City Council and Eden District Council who continued to support the core operating capacity of the charity. Additionally project-specific funding was received from the Money Advice Service and Cumbria County Council in support of the debt advice work; from the Big Lottery in respect of money advice and benefit work with people with mental health issues; from a variety of sources for Covid-specific purposes (in particular, Cumbria Community Foundation); from Citizens Advice nationally for energy advice and support AND for helping people to claim Universal Credit and from Macmillan Cancer Support for the service for people affected by cancer.

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

d. Going Concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

e. Future Plans

Maintaining a sustainable service that meets the needs of our clients throughout the difficult circumstances of the pandemic remains a priority of the Trustee Board for 2021/22. The charity will continue to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer to new funders, whilst never compromising on the high quality service that our clients expect and deserve.

Major funding streams (MaPSDAP, Help to Claim and Increasing Capacity) are all up for tender in 2021/22 and represent significant threats or opportunities to CACE.

CACE will consider involvement in the tender response for the above whilst seeking to mitigate against potential funding loss by seeking new income sources (e.g. in health).

Carlisle and Eden Districts Citizens Advice Bureau aims to continually improve access to its service.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Continued funding has been obtained to provide energy advice to customers, including assistance to switch supplier to one with lower tariffs.

The Property Group considered and implemented improvements to the Penrith Sandgate office and are engaged with Eden District Council in discussions around addressing disrepair issues at the Sandgate Office and possible co-location to Voreda House in Penrith.

The Covid-19 pandemic still presents challenges to the service which CACE will meet by:

- Employing support staff and technology to enable staff and volunteers to work remotely,
- Reviewing our service delivery and safely moving back to office work, delivering face-to-face advice for the most vulnerable whilst retaining our high quality telephone and digital services,
- Reallocating resources to where need is greatest at any particular time (i.e. towards employment advice),
- Exploring other opportunities to meet additional demand, e.g. signing up to National overflow schemes for telephone, webchat and email channels, and
- Securing sufficient funding to enable all of the above to happen.

Statement of Trustees' responsibilities

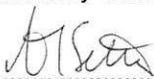
The Trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

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

Approved by order of the members of the board of Trustees and signed on their behalf by:


.....

Andrew John Setters

(Chair of Trustees)

Date: 16/12/21

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2021**

Independent examiner's report to the Trustees of Carlisle and Eden Districts Citizens Advice Bureau ('the company')

I report to the charity Trustees on my examination of the accounts of the company for the year ended 31 March 2021.

Responsibilities and basis of report

As the Trustees of the company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

Independent examiner's statement

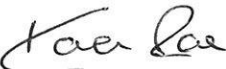
Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

This report is made solely to the company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's Trustees as a body, for my work or for this report.

Signed: 

Karen Rae

Dated: 17 December 2021

FCCA

ARMSTRONG WATSON AUDIT LIMITED

Chartered Accountants
Carlisle

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and Grants	2	110,167	308,812	418,979	77,069
Charitable activities	3	131,056	-	131,056	349,485
Other trading activities	4	9,000	-	9,000	9,715
Investments	5	3,523	-	3,523	4,221
		<u>253,746</u>	<u>308,812</u>	<u>562,558</u>	<u>440,490</u>
Total income					
Expenditure on:					
Charitable activities	6	163,960	305,526	469,486	457,428
		<u>163,960</u>	<u>305,526</u>	<u>469,486</u>	<u>457,428</u>
Total expenditure					
		<u>89,786</u>	<u>3,286</u>	<u>93,072</u>	<u>(16,938)</u>
Net movement in funds					
Reconciliation of funds:					
Total funds brought forward		414,934	-	414,934	431,872
Net movement in funds		89,786	3,286	93,072	(16,938)
		<u>504,720</u>	<u>3,286</u>	<u>508,006</u>	<u>414,934</u>
Total funds carried forward					

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 13 to 25 form part of these financial statements.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)
REGISTERED NUMBER: 05384148

**BALANCE SHEET
AS AT 31 MARCH 2021**

	Note	2021 £	2020 £
Tangible assets		-	-
		-	-
Current assets			
Debtors	10	35,022	32,153
Investments	11	57,561	57,561
Cash at bank and in hand		453,461	359,951
		546,044	449,665
Creditors: amounts falling due within one year	12	(38,038)	(34,731)
Net current assets		508,006	414,934
Total net assets		508,006	414,934
Charity funds			
Restricted funds	14	3,286	-
Unrestricted funds	14	504,720	414,934
Total funds		508,006	414,934

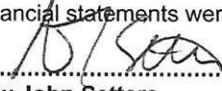
The company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:


.....
Andrew John Setters

(Chair of Trustees)

Date: 16/12/21

The notes on pages 13 to 25 form part of these financial statements.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Carlisle and Eden Districts Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Company status

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

1.3 Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Where the donated good is a fixed asset, it is measured at fair value, unless it is impractical to measure this reliably, in which case the cost of the item to the donor should be used. The gain is recognised as income from donations and a corresponding amount is included in the appropriate fixed asset class and depreciated over the useful economic life in accordance with the company's accounting policies.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the company which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting policies (continued)

1.4 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 allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

1.5 Going Concern

The Trustees assess annually whether the use of the going concern basis for the preparation of the financial statements is appropriate, and consider any material uncertainties that exist relating to events and conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

The Trustees have made this assessment and have considered the impact of COVID-19 on the operations and finances for a period 12 months from the date of approval of these financial statements. The Trustees conclude that the charity has adequate resources to continue in operational existence for the foreseeable future and therefore continue to adopt the going concern basis.

1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

1.7 Debtors

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

1.8 Cash at bank and in hand

Cash at bank and 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.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1. Accounting policies (continued)

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

1.10 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

1.11 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

2. Income from donations and legacies

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations	1,357	-	1,357	2,319
Grants	108,810	308,812	417,622	74,750
Total 2021	<u>110,167</u>	<u>308,812</u>	<u>418,979</u>	<u>77,069</u>
<i>Total 2020</i>	<u>71,069</u>	<u>6,000</u>	<u>77,069</u>	

3. Income from charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Citizens Advice Carlisle & Eden Services	131,056	-	131,056	349,485
Total 2021	<u>131,056</u>	<u>-</u>	<u>131,056</u>	<u>349,485</u>
<i>Total 2020</i>	<u>90,558</u>	<u>258,927</u>	<u>349,485</u>	

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

4. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Sundry income	9,000	9,000	9,715
Total 2021	<u>9,000</u>	<u>9,000</u>	<u>9,715</u>
<i>Total 2020</i>	<u>9,715</u>	<u>9,715</u>	

5. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Investment income - bank interest receivable	3,523	3,523	4,221
<i>Total 2020</i>	<u>4,221</u>	<u>4,221</u>	

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Citizens advice services	163,960	305,526	469,486	457,428
Total 2021	<u>163,960</u>	<u>305,526</u>	<u>469,486</u>	<u>457,428</u>
<i>Total 2020</i>	<u>187,969</u>	<u>269,459</u>	<u>457,428</u>	

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

7. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	Total funds 2020 £
Citizens advice services	455,401	14,085	469,486	457,428
Total 2021	<u>455,401</u>	<u>14,085</u>	<u>469,486</u>	<u>457,428</u>
<i>Total 2020</i>	<u>451,297</u>	<u>6,131</u>	<u>457,428</u>	

Analysis of direct costs

	Citizens advice services 2021 £	Total funds 2021 £	Total funds 2020 £
Staff costs	359,838	359,838	352,393
Rent and rates	41,407	41,407	30,898
Heat and light	2,379	2,379	2,833
Insurance	2,858	2,858	1,347
Telephone	4,290	4,290	5,271
Staff expenses and training	6,298	6,298	23,094
Books and publications	5,672	5,672	8,502
Repairs and maintenance	514	514	1,059
Postage and stationery	2,624	2,624	4,951
Computer costs	12,426	12,426	2,672
Marketing/Advertising	239	239	-
Office service costs and sundry expenses	16,762	16,762	18,265
Bank charges	94	94	12
Total 2021	<u>455,401</u>	<u>455,401</u>	<u>451,297</u>
<i>Total 2020</i>	<u>451,297</u>	<u>451,297</u>	

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Citizens advice services 2021 £	Total funds 2021 £	Total funds 2020 £
Accountancy and examination fees	2,760	2,760	2,891
Legal fees	11,325	11,325	3,240
Total 2021	<u>14,085</u>	<u>14,085</u>	<u>6,131</u>
<i>Total 2020</i>	<u>6,131</u>	<u>6,131</u>	

8. Staff costs

	2021 £	2020 £
Wages and salaries	312,868	310,408
Social security costs	23,437	20,020
Contribution to defined contribution pension schemes	23,533	21,965
	<u>359,838</u>	<u>352,393</u>

The average number of persons employed by the company during the year was as follows:

	2021 No.	2020 No.
Advice and information staff	11	11
Administrative staff	6	6
Management staff	2	2
	<u>19</u>	<u>19</u>

No employee received remuneration amounting to more than £60,000 in either year.

Remuneration and benefits received by key management personnel during the year amounted to £82,259 (2020 - £78,787).

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

9. Trustees' remuneration and expenses (continued)

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £NIL).

10. Debtors

	2021 £	2020 £
Due within one year		
Other debtors	345	-
Grants receivable	34,677	32,153
	<u>35,022</u>	<u>32,153</u>

11. Current asset investments

	2021 £	2020 £
Deposit account	57,561	57,561
	<u>57,561</u>	<u>57,561</u>

12. Creditors: Amounts falling due within one year

	2021 £	2020 £
Other taxation and social security	-	11,454
Pension fund loan payable	10,187	1,942
Other creditors	17,069	4,339
Accruals and deferred income	10,782	16,996
	<u>38,038</u>	<u>34,731</u>

13. Financial instruments

	2021 £	2020 £
Financial assets		
Financial assets measured at fair value through income and expenditure	511,022	417,512
	<u>511,022</u>	<u>417,512</u>

Financial assets measured at fair value through income and expenditure are comprised of current asset investments and cash at bank.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

14. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
Designated funds					
Property fund	124,693	-	-	(124,693)	-
General funds					
General Funds - all funds	290,241	253,746	(163,960)	124,693	504,720
Total Unrestricted funds	414,934	253,746	(163,960)	-	504,720
Restricted funds					
CAB/Macmillan Service	-	68,136	(68,136)	-	-
MAS - DAP	-	122,734	(122,734)	-	-
Connect	-	19,487	(19,487)	-	-
Energy Advice Project	-	21,560	(18,274)	-	3,286
Help to Claim	-	47,093	(47,093)	-	-
COVID Funding	-	29,802	(29,802)	-	-
	-	308,812	(305,526)	-	3,286
Total of funds	414,934	562,558	(469,486)	-	508,006

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

14. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2019 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 March 2020 £</i>
Unrestricted funds				
Designated funds				
Property fund	136,760	-	(12,067)	124,693
General funds				
General Funds - all funds	290,580	175,563	(175,902)	290,241
Total Unrestricted funds	427,340	-	(187,969)	414,934
Restricted funds				
CAB/Macmillan Service	-	68,198	(68,198)	-
MAS - DAP	-	100,731	(100,731)	-
Connect	-	19,344	(19,344)	-
Energy Advice Project	1,847	25,764	(27,611)	-
Help to Claim	-	44,890	(44,890)	-
CCF Flood	133	-	(133)	-
UC Training grant	2,552	-	(2,552)	-
Council Energy funding	-	6,000	(6,000)	-
	4,532	264,927	(269,459)	-
Total of funds	431,872	264,927	(457,428)	414,934

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

14. Statement of funds (continued)

CAB/Macmillian Advice

Advising people affected by cancer (based at the Cumberland Infirmary).

MAS - DAP

This is a project funded by the Money Advice Service to provide debt advice via a range of channels. The funds are used to employ caseworkers although work done by volunteers (supervised by the paid caseworkers) can count towards the targets.

CONNECT (formerly Carlisle Eden Mind: Help Through Crisis)

This is a fund provided by the Big Lottery Fund through the Help Through Crisis Fund and is run in partnership with Carlisle and Eden Mind Limited, Cumbria Law Centre. The 'Connect Project' will give advice to people suffering mental health problems or those experiencing a mental health crisis.

Energy Advice Project

This project is part-funded by Big Energy Savings Week, Big Energy Savings Network and the Energy Advice Project to provide advice and support to people on energy matters. This can involve challenging energy debts, checking and switching tariffs and registering for Priority Services.

Citizens Advice Help to Claim (Universal Credit)

This is an advice service provided to people about Universal Credit matters up to the date they receive their first payment.

COVID Funding

This covers funding received to pay for the costs of covid-related activities, e.g. to pay for additional telephony or IT costs as a result of remote working; to employ an employment specialist to deal with increased demand in this area; to pay for additional training and IT support for staff and volunteers working remotely.

CCF Flood Advice

This was a project in the year funded by Cumbria Community Foundation so that Carlisle and Eden Districts Citizen Advice Bureau could advise and represent people affected by Storm Desmond which caused a large amount of damage to the area in December 2015.

Council Energy Funding

This is funding provided by Carlisle District Council to cover utility costs of Carlisle and Eden District Citizens Advice Bureau.

Transfer between funds

Property

The Trustees determined in the year that the charity no longer requires a designated property fund and therefore has transferred the remaining balance to general funds.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

15. Summary of funds

Summary of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Designated funds	124,693	-	-	(124,693)	-
General funds	290,241	253,746	(163,960)	124,693	504,720
Restricted funds	-	308,812	(305,526)	-	3,286
	<u>414,934</u>	<u>562,558</u>	<u>(469,486)</u>	<u>-</u>	<u>508,006</u>

Summary of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
Designated funds	136,760	-	(12,067)	124,693
General funds	290,580	175,563	(175,902)	290,241
Restricted funds	4,532	264,927	(269,459)	-
	<u>431,872</u>	<u>440,490</u>	<u>(457,428)</u>	<u>414,934</u>

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Current assets	542,758	3,286	546,044
Creditors due within one year	(38,038)	-	(38,038)
Total	<u>504,720</u>	<u>3,286</u>	<u>508,006</u>

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

16. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Current assets	449,665	449,665
Creditors due within one year	(34,731)	(34,731)
Total	<u>414,934</u>	<u>414,934</u>

17. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £23,533 (2020 - £21,965). Contributions totalling £10,187 (2020 - £1,942) were payable to the fund at the balance sheet date and are included in creditors.

18. Operating lease commitments

At 31 March 2021 the company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2021 £	2020 £
Not later than 1 year	25,605	25,605
Later than 1 year and not later than 5 years	14,844	37,120
	<u>40,449</u>	<u>62,725</u>