

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

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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
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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
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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
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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

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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
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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

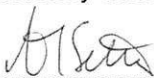
The Trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

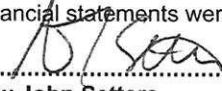
The company was entitled to exemption from audit under section 477 of the Companies Act 2006.

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
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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.

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**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
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**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
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**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
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**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 £	<i>Total funds 2020 £</i>
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 £	<i>Total funds 2020 £</i>
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
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**NOTES TO THE FINANCIAL STATEMENTS
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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).

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**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
	<hr/>	<hr/>	<hr/>	<hr/>
General funds				
General Funds - all funds	290,580	175,563	(175,902)	290,241
	<hr/>	<hr/>	<hr/>	<hr/>
Total Unrestricted funds	427,340	-	(187,969)	414,934
	<hr/>	<hr/>	<hr/>	<hr/>
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)	-
	<hr/>	<hr/>	<hr/>	<hr/>
	4,532	264,927	(269,459)	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total of funds	431,872	264,927	(457,428)	414,934
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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>

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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>