

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
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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

		Unrestricted funds	2023 Restricted funds	Total funds	2022 Total funds
	Note	£	£	£	£
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>

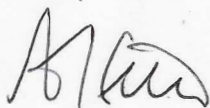
For the year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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	599,844	453,461
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>