

Carlisle and Eden Districts Citizen Advice Bureau
Financial Statements
For the Year Ending
31 March 2024

JANE ASCROFT ACCOUNTANCY LIMITED

Chartered accountants
Enterprise House
Harmire Enterprise Park
Barnard Castle
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DL12 8XP

Carlisle and Eden Districts Citizen Advice Bureau

Financial Statements

Year Ended 31 March 2024

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Carlisle and Eden Districts Citizen Advice Bureau

Trustees' Annual Report (Incorporating the Directors' Report)

Year Ended 31 March 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

Objectives and Activities

Objects

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

Aims, Objectives, Strategies and Activities for the Year

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

The service aims:

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

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

Ensuring our work delivers our aims

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

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

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

How our activities deliver public benefit

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

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

Achievements and Performance

Advice and information services

The main areas of charitable activity are the provision of:

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

Telephone

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

Email

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

Webchat

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

Contribution of Volunteers and Paid Staff

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

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

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

Overall financial value to society in 2023/24

Funding for CACE continues to represent excellent value for money.

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

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

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

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

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

Who used and benefitted from our services?

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

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

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

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

CACE managed projects in this year:

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

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

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

Research and Campaigns

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

Factors Affecting the Achievement of Objectives

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

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

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

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

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

Financial Review

Investment Policy

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

Reserves policy

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

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

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

Principal Funding Sources

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

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

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

Going Concern

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

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

Plans for Future Periods

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

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

The charity will continue to:

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

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

Structure, Governance and Management

Statutory Information

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

Governing Document

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

Recruitment, Appointment of Trustees

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

Trustee Induction and Training

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

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

Organisational Structure

CACE is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CACE and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

Related Parties

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

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

Major Risks

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

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

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

Reference and Administrative Details

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

The Trustees

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

Company Secretary Andrew Auld

Independent Examiner Jane Ascroft FCA MA (Cantab)
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XP

Small Company Provisions

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

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

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

A handwritten signature in black ink, appearing to read 'C Morton'.

Catriona Morton (Chair)
Trustee

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

I report to the trustees on my examination of the financial statements of Carlisle and Eden Districts Citizen Advice Bureau ('the charity') for the year ended 31 March 2024.

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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


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

Carlisle and Eden Districts Citizen Advice Bureau

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

Year Ended 31 March 2024

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

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

Jane Ascroft FCA MA (Cantab)
Independent Examiner

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

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Financial Activities (including income and expenditure account)

Year Ended 31 March 2024

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

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

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

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Financial Position

31 March 2024

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

For the year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

The statement of financial position
continues on the following page.

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

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Financial Position *(continued)*

31 March 2024

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



Catriona Morton (Chair)
Trustee

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

Carlisle and Eden Districts Citizen Advice Bureau

Statement of Cash Flows

Year Ended 31 March 2024

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

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements

Year Ended 31 March 2024

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 4th Floor, Broadacre House, Lowther Street, Carlisle, Cumbria, CA3 8DA.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The trustees consider that there are no significant estimates or judgements affecting these financial statements.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

3. Accounting Policies *(continued)*

Income *(continued)*

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating Leases

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

Tangible Assets

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

3. Accounting Policies *(continued)*

Tangible Assets *(continued)*

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

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Office Equipment	- Fully depreciated
Computer Equipment	- Fully depreciated

Investments

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

Impairment of Fixed Assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Defined Contribution Plans

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

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

Trade Debtors

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

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Current Asset Investments

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

Trade Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

4. Limited by Guarantee

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

5. Donations and Legacies

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

5. Donations and Legacies *(continued)*

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

6. Charitable Activities

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

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2024

7. Investment Income

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

8. Expenditure on Charitable Activities by Fund Type

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

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

9. Expenditure on Charitable Activities by Activity Type

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

10. Net Income

Net income is stated after charging/(crediting):

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

11. Independent Examination Fees

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

12. Staff Costs

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

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

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

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

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

Key Management Personnel

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

13. Trustee Remuneration and Expenses

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

14. Transfers Between Funds

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

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

15. Tangible Fixed Assets

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

16. Investments

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

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

17. Debtors

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

18. Investments

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

19. Cash and Cash Equivalents

Cash and cash equivalents comprise the following:

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

20. Creditors: amounts falling due within one year

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

21. Deferred Income

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

22. Pensions and Other Post Retirement Benefits

Defined contribution plans

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

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

23. Analysis of Charitable Funds

Unrestricted funds

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

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements (continued)

Year Ended 31 March 2024

23. Analysis of Charitable Funds (continued)

Restricted funds

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

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

23. Analysis of Charitable Funds *(continued)*

CACE/Macmillian Advice

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

Money and Pensions Service Debt Advice Project (MaPSDAP)

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

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

Energy Advice Project

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

Electricity North West (ENW)

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

Citizens Advice Help to Claim (Universal Credit)

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

Mental Well Being

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

Advice Brampton and Longtown (ABL)

This is an outreach project covering Brampton and Longtown.

Remote Advice

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

Cost of Living (COL)

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

General Services

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

Debt Advice

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

Long Covid

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

Carlisle and Eden Districts Citizen Advice Bureau

Notes to the Financial Statements *(continued)*

Year Ended 31 March 2024

24. Analysis of Net Assets Between Funds

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

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

25. Prior Year Adjustment

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

26. Analysis of Changes in Net Debt

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

27. Operating Lease Commitments

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

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

Carlisle and Eden Districts Citizen Advice Bureau

Management Information

Year Ended 31 March 2024

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

Carlisle and Eden Districts Citizen Advice Bureau

Detailed Statement of Financial Activities

Year Ended 31 March 2024

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

Carlisle and Eden Districts Citizen Advice Bureau

Detailed Statement of Financial Activities (continued)

Year Ended 31 March 2024

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