

**Carlisle and Eden Districts Citizens Advice Bureau**  
**Financial Statements**  
**For the Year Ending**  
**31 March 2025**

**JANE ASCROFT ACCOUNTANCY LIMITED**

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Financial Statements

Year Ended 31 March 2025

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# **Carlisle and Eden Districts Citizens Advice Bureau**

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

**Year Ended 31 March 2025**

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

### **Objectives and Activities**

#### **Objects**

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

#### **Aims, Objectives, Strategies and Activities for the Year**

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

The service aims:

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

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

#### **Ensuring our work delivers our aims**

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

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

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

#### **How our activities deliver public benefit**

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

# Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

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### **Achievements and Performance**

#### **Advice and information services**

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

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

#### **Telephone**

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

#### **Email**

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

#### **Webchat**

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

#### **Contribution of Volunteers and Paid Staff**

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

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

# Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

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### Who used and benefitted from our services?

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

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

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

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

### CACE managed projects in this year :

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

# Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

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### Partner Projects Cumberland

National Lottery Benefits

Providing benefit advice and representation, led by CA Allerdale.

UKSPF

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

### Partner Projects North West

Electricity North West (ENW)

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

### Partner Projects England & Wales

Help to Claim

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

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

### Research and Campaigns

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

### Factors Affecting the Achievement of Objectives

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

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

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

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

# Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

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### Financial Review

#### **Investment Policy**

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

#### **Reserves policy**

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

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

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

#### **Principal Funding Sources**

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

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

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

#### **Going Concern**

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

# Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

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## **Plans for Future Periods**

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

The charity will continue to:

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



# Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

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### **Structure, Governance and Management**

#### **Statutory Information**

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

#### **Governing Document**

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

#### **Recruitment, Appointment of Trustees**

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

#### **Trustee Induction and Training**

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

# Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

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### Organisational Structure

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

### Related Parties

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

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

### Major Risks

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

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

### Reference and Administrative Details

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

# Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

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### The Trustees

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

### Company Secretary

Andrew Auld

### Independent Examiner

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

### Small Company Provisions

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

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



Andrew Setters  
Trustee

# Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

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I report to the trustees on my examination of the financial statements of Carlisle and Eden Districts Citizens Advice Bureau ('the charity') for the year ended 31 March 2025.

### Responsibilities and Basis of Report

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

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

### Independent Examiner's Statement

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

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

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

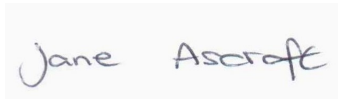
# Carlisle and Eden Districts Citizens Advice Bureau

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

Year Ended 31 March 2025

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

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

Jane Ascroft FCA MA (Cantab)  
Independent Examiner

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Statement of Financial Activities (including income and expenditure account)

Year Ended 31 March 2025

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

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

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Statement of Financial Position

31 March 2025

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

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

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

These financial statements were approved by the board of trustees and authorised for issue on 05/12/2025 and are signed on behalf of the board by:



Andrew Setters  
Trustee

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Statement of Cash Flows

Year Ended 31 March 2025

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

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



# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements

Year Ended 31 March 2025

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### 1. General Information

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

### 2. Statement of Compliance

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

### 3. Accounting Policies

#### Basis of Preparation

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

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

#### Going Concern

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

#### Judgements and Key Sources of Estimation Uncertainty

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

#### Fund Accounting

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

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

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

#### Income

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

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### 3. Accounting Policies *(continued)*

#### **Income** *(continued)*

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

#### **Expenditure**

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

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

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

#### **Operating Leases**

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

#### **Tangible Assets**

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

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### 3. Accounting Policies *(continued)*

#### **Tangible Assets *(continued)***

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

#### **Depreciation**

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

Office Equipment	- Fully depreciated
Computer Equipment	- Fully depreciated

#### **Investments**

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

#### **Impairment of Fixed Assets**

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

#### **Financial Instruments**

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

#### **Defined Contribution Plans**

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

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

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### Trade Debtors

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

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

### Cash at Bank and in Hand

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

### Current Asset Investments

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

### Trade Creditors

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

### Taxation

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

## 4. Limited by Guarantee

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

## 5. Donations and Legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
<b>Donations</b>				
Donations	2,205	2,205	789	789

# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

### 5. Donations and Legacies *(continued)*

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

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

### 6. Charitable Activities

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements (continued)

Year Ended 31 March 2025

### 6. Charitable Activities (continued)

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

### 7. Investment Income

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

### 8. Expenditure on Charitable Activities by Fund Type

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

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

### 9. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£
Costs of charitable activities	705,245	249,220	954,465	854,457
Governance costs	–	2,268	2,268	1,508
	<u>705,245</u>	<u>251,488</u>	<u>956,733</u>	<u>855,965</u>

### 10. Net Income

Net income is stated after charging/(crediting):

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

### 11. Independent Examination Fees

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

### 12. Staff Costs

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

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

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

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

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

### Key Management Personnel

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements (continued)

Year Ended 31 March 2025

### 13. Trustee Remuneration and Expenses

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

### 14. Transfers Between Funds

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

### 15. Tangible Fixed Assets

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

### 16. Investments

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

All investments shown above are held at valuation.

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



# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

### 17. Debtors

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

### 18. Investments

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

### 19. Cash and Cash Equivalents

Cash and cash equivalents comprise the following:

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

### 20. Creditors: amounts falling due within one year

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

### 21. Deferred Income

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements (continued)

Year Ended 31 March 2025

### 22. Pensions and Other Post Retirement Benefits

#### Defined contribution plans

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

### 23. Analysis of Charitable Funds

#### Unrestricted funds

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

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

#### Restricted funds

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

### 23. Analysis of Charitable Funds *(continued)*

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

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

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### 23. Analysis of Charitable Funds *(continued)*

#### **CACE/Macmillian Advice**

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

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

#### **Energy Advice Project**

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

#### **Electricity North West (ENW)**

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

#### **Citizens Advice Help to Claim (Universal Credit)**

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

#### **Mental Well Being**

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

#### **Advice Brampton and Longtown (ABL)**

This is an outreach project covering Brampton and Longtown.

#### **Remote Advice**

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

#### **Cost of Living (COL)**

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

#### **General Services**

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

#### **Debt Advice**

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

#### **Long Covid**

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

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

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

#### **National Lottery Benefits**

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

#### **UKSPF**

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

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# Carlisle and Eden Districts Citizens Advice Bureau

## Notes to the Financial Statements *(continued)*

Year Ended 31 March 2025

### 24. Analysis of Net Assets Between Funds

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

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

### 25. Analysis of Changes in Net Debt

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

### 26. Operating Lease Commitments

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

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

# **Carlisle and Eden Districts Citizens Advice Bureau**

**Management Information**

**Year Ended 31 March 2025**

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Detailed Statement of Financial Activities

Year Ended 31 March 2025

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

# Carlisle and Eden Districts Citizens Advice Bureau

## Detailed Statement of Financial Activities *(continued)*

Year Ended 31 March 2025

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