



Cumbria Action
for Sustainability

Annual Report

and
financial statements

31 March 2024

Cumbria Action for Sustainability | Company Number: 06492907
Registered as a charity in England & Wales
Charity Number: 1123155 | Patron: Mike Berners-Lee
Company Limited by Guarantee



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Reference and Administrative details

Trustees Ms Tracey Hart (Chair from 27 April 2024) Mr Tim C Boden (Secretary and Treasurer) Mr Tim Foster Mr Adrian Banford Ms Mandy Barnett Mr Philip Hewetson (resigned 4 December 2023) Mr David A Beuzeval (Chair to 6 February 2024)	Charity Registration Number 1123155	Registered Office Eden Rural Foyer Old London Road Penrith CA11 8ET	Bankers Cumberland Building Society Cumberland House Cooper Way Parkhouse Carlisle CA3 0JF Unity Trust Bank plc Four Brindley Place Birmingham B1 2JB
	Company Registration Number 06492907	Auditor David Allen Chartered Accountants & Statutory Auditor Dalmar House, Barras Lane Estate Dalston, Carlisle, CA5 7NY	
	CAFS is incorporated as a company limited by guarantee, and a charity, in England and Wales		

Chair's Report

"The truth is the natural world is changing. And we are totally dependent on that world. It provides our food, water and air. It is the most precious thing we have and we need to defend it."

Sir David Attenborough

I would love to welcome you to this report with the news that in 2023/24 carbon emissions were reducing rapidly and we are on track to keep the world from dangerously overheating.

I wish that I could share positive news about the outlook for young people and their right to a future in a healthy, green and liveable world.

I would be so happy if I could say that we, as the only species on Earth with the power to do so, are successfully taking collective action to defend it against the causes of this devastating emergency.

The bad news is that the Earth is heating more quickly than scientists expected, and Europe is warming twice as fast as the global average. Increasingly frequent and catastrophic floods, droughts and wildfires ravaged multiple countries across the region from Norway to Greece, Sweden to Spain, and millions of people have been impacted - some sadly lost their lives

The bad news is that the Earth is heating more quickly than scientists expected, and Europe is warming twice as fast as the global average.



Natural habitats have been devastated, food crops badly damaged, and infrastructure destroyed. Extreme weather events are moving ever closer to us with more named storms than ever before, and the negative impacts of fossil fuel pollution on our communities and our health is becoming more apparent.

Chair's Report

Our elected politicians, business leaders, financiers, and others who hold the power to make positive change happen at scale, for the most part choose to ignore the escalating climate emergency or hold it at arm's length. Whilst the majority of ordinary people care about the planet and would like solutions to be found, they continue to think of climate change as something that is someone else's problem to solve.

The good news is that the solutions exist and the crisis is entirely preventable. This is why we continue, as determinedly and passionately as ever, to create ever more opportunities to help individuals, communities and organisations make the change from high to low carbon living.

This is why we continue to lead the groundbreaking Zero Carbon Cumbria Partnership, grow our networks of climate and energy champions, devise and launch new projects to make people's homes more comfortable and healthy, and continue to be optimistic that together we can protect the natural world that we all share.

On behalf of the trustees, I'd like to wholeheartedly thank the CAFS team and volunteers, as well as individual and organisational supporters, for continuing the fight to protect the Earth's health as well as our own.



Ms Tracey Hart, Chair of Trustees
October 2024

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Objectives and Activities

Cumbria Action for Sustainability (CAFS) is Cumbria's leading climate change and sustainability organisation.

Our vision is for a zero carbon Cumbria which is socially, environmentally and economically beneficial for all. We aim to achieve this by promoting and facilitating low carbon living and its benefits - inspiring and supporting individuals, communities and organisations across Cumbria and beyond to decarbonise lives and businesses by 2037 or sooner.

We carry out our work according to our core values which are to ensure our work is



Evidence based. We will:

- ensure our plans and projects are informed by the best evidence available
- be transparent about who funds our work and our data sources
- collate and share evidence of the impact of our work
- keep up to date with relevant evidence produced by others
- continue to improve our monitoring and evaluation methods



Positive. We will:

- communicate a clear vision of what is possible
- promote positive case studies, solutions and co-benefits
- judge actions not people
- inspire activity
- highlight successes



Collaborative. We will:

- share our knowledge and experience
- seek to work with a diverse range of partners
- establish what we can bring to a partnership - what gap we can fill
- focus on what would produce the best outcome for the environment
- go the extra mile
- help our colleagues



Our website
www.cafs.org.uk
 provides more details of our
 work and access to our
 resources and publications

We provide practical support for the implementation of carbon reduction measures and the development of low carbon plans and policies for places, communities, organisations and individuals

We inspire behaviour change and seek to deliver sustained shifts from high to low carbon emissions through new social norms and by influencing key policies, strategies and funding streams

Our work is delivered in partnership with local community groups, national and local government, associated agencies, other environmental charities, green businesses, and the public. We have around 30 projects underway at any one time, and a network of supporters subscribing to our newsletter.

Our organisational strategy identifies our key focus areas of activity, based on the needs of the community and the skills and capacity of the staff team.



Public benefit

CAfS has complied with the duty in Section 17(5) of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission for England and Wales

Our year in numbers

70+
EVENTS



EVENTS AND ACTIVITIES TOOK PLACE AS PART OF
GREAT BIG GREEN WEEK

£68,846

OF COMMUNITY
CLIMATE GRANT
FUNDS WERE
AWARDED

This supported 21 projects including 10 which addressed disadvantage and deprivation.

80

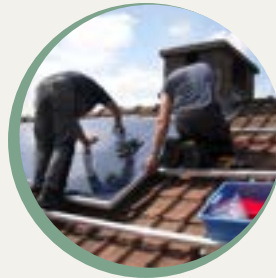
PEOPLE ATTENDED THE FIRST
ZERO CARBON CUMBRIA SUMMIT

154

COMMUNITY THERMAL IMAGING
SURVEYS CONDUCTED

1

PLATINUM AWARD RECEIVED FOR
CARBON LITERACY TRAINING



126

HOUSEHOLDERS SUPPORTED TO GET
QUOTES FOR **SOLAR PANELS**



42

CARBON LITERACY TRAINING
COURSES WERE DELIVERED
AND WE TRAINED OVER

500

PEOPLE

9.8k+

PEOPLE VISITED OUR ZERO
CARBON CUMBRIA WEBSITE

792

HOME VISITS WERE MADE TO
VULNERABLE HOUSEHOLDS,
GIVING THEM GUIDANCE AND
SUPPORT TO SAVE HOME
ENERGY



75

STUDENTS

& 15

SCHOOLS ATTENDED OUR THIRD
YOUTH CLIMATE SUMMIT



Achievements and Performance

Zero Carbon Cumbria

Carbon and Climate Literacy

Home Energy and Efficiency

Low Carbon Communities

Zero Carbon Cumbria

The Zero Carbon Cumbria Project (ZCCP) took several important steps in 2023/24.

The Zero Carbon Cumbria Partnership oversaw the publication of several key documents: the sector emissions reduction pathways and action plans. These reports identified in detail how we can collectively decarbonise Cumbria's travel, farming, buildings, and consumption and waste sectors, as data shows these are significant sources of emissions over which we have control or influence within the county. The plans can also deliver cleaner air, new job opportunities, better public health and a thriving local economy.

The plans were followed by our first Zero Carbon Cumbria Summit on 20 March 2024. Attended by more than 80 people, it attracted representatives from the private, public and third sectors who reviewed the action plans and made commitments to turn them into action. Plans for the 2025 summit are well underway.

We welcomed 9.8k+ visitors to our award winning, Zero Carbon Cumbria website, which acts as a hub to showcase carbon saving activities across the county and inspire action. Our social media presence grew to 1,260 followers across all channels, with LinkedIn growing fastest.

We also continued to support a wide range of community-led activities including more than 70 events as part of Great Big Green Week in June 2023. We awarded £68,846 of Community Climate Grants this year, which supported 21 projects including 10 which address disadvantage either in terms of the people they support (eg young people with learning difficulties) or because they are based in areas with high levels of multiple deprivation.

We held our third annual youth climate summit, which was attended by over 75 students from 15 schools. A video of the summit is published on our website.

We established working relations with the two new unitary authorities, Cumberland Council and Westmorland and Furness Council – both of which recognise the climate emergency and support the work of the Zero Carbon Cumbria Partnership.

We held our third youth climate summit, which was attended by over **75 students from 15 schools**





Carbon Literacy

In the 2023/24 financial year we continued to attract new organisations looking to train their staff, to increase awareness of the climate emergency and take action.

This included the first delivery of our newly accredited Climate and Carbon Literacy courses specifically for social housing staff and SMEs, and bespoke delivery to national and local businesses, charities, colleges and the two new unitary authorities alongside our courses for the general public.

Over the year we delivered 42 training courses, ranging from our accredited Climate and Carbon Literacy training course, to introductory courses and Train-the-Trainer workshops, training over 500 people. 95% of our delegates continue to offer feedback that having attended one of our courses, that they have a better knowledge of climate change, and feel more motivated and empowered to take action as a result.

To meet demand for shorter, interactive courses we began development of a new training option, Climate Fresk, upskilling our trainer team to become facilitators of this international training initiative.

Towards the end of the financial year we increased our team of expert trainers by three, to help meet the demand for our training services. This takes our total pool of trainers up to nine, giving us a real breadth and depth of expertise and experience.

During the financial year 2023/24, we trained over 500 people!

Home Energy and Efficiency

Our Cold to Cosy Homes service continued to provide essential support to those struggling with fuel poverty and the adverse effects of cold, damp weather by improving household energy efficiency and reducing energy bills. Our work included:



Training 129 Energy Champions, equipping community members and third sector workers with the knowledge and skills to refer into the service.



Providing light-touch advice to 757 individuals at community events, helping raise awareness of the service and the benefits of home energy advice.



Delivering 422 advice calls and 792 home visits to vulnerable households, giving them guidance and support to save home energy.

**We provided 792
home visits to
vulnerable
households**



Thanks to funding from Westmorland and Furness Council's Household Support Fund, we were able to offer additional support to over 300 households. This included:



Fuel vouchers distributed to 179 households, alleviating immediate fuel cost burdens.



Energy-efficient appliances provided to 170 households, helping reduce long-term domestic energy consumption.



Draught-proofing installed in 26 homes, improving comfort and reducing energy wastage.

In parallel, our home retrofit team has continued to deliver Home Retrofit Planner audits, commissioned by householders who wish to tackle bigger home energy improvement projects. The audits assess the existing energy performance of a building and model the impacts of different interventions, such as improving the building's thermal envelope with insulation and airtightness, and transitioning to low carbon heating.

The team is further developing our service so that we can support households through the next steps in the process of retrofitting buildings. Our Bespoke Retrofit Plans will confirm the specific options that the client wishes to pursue, support with design and specification, identify necessary surveys and advise on the engagement of suitable contractors.



The picture above shows a solar photovoltaic array on a traditional Cumbrian property.

Low Carbon Communities

Our Solar Made Easy project continued to grow, with focused engagement in 10 communities this year. Over 400 households have been provided with advice about solar PV (photovoltaic), and, of those, we have arranged for 126 households to receive quotes from our pool of local, vetted solar installers. So far in the project around 50 households have installed, or are about to install, solar PV.

This year we have also developed and launched our Retrofit Made Easy project. This follows a similar format of working closely with local community sustainability groups to engage with local householders and to run in-person advice events. We have worked in six communities this year and have interest from many others. The advice at events is a combination of outlining the principles of home retrofit and presenting case studies of local people who have undertaken retrofit projects of differing scales and complexities.

As follow on support, we direct people to our home retrofit service (see p12) as well as a new programme of free, volunteer-led home thermal imaging surveys. Initiated by one of the community groups (Ambleside Action for a Future), we have shared this model with the five other communities and trained them to undertake the surveys. The uptake has been very high – 154 surveys conducted during the winter months.

We have worked in six communities this year, with interest from many others.

Our work to support other community energy projects continues. We have helped several communities with feasibility work, including an energy efficiency and renewable energy assessment of a community building, a study into three residential sites where they wished to explore sharing solar PV across individual units, the feasibility of a community-owned solar scheme involving a large industrial building, two schools and a rugby club, and work to support the development of a shared community heat project, that would serve four community facilities.



(Above) Contractors speaking at one of our Solar Made Easy community events

2023/24 also saw the launch of our Westmorland and Furness Green Enterprise Hub to provide carbon reduction advice to small and medium sized enterprises

This large project, supported by the UK Shared Prosperity Fund, allowed the creation of a help desk, run by CAFS, which co-ordinated a wide range of specialist support from our 12 project partners, including carbon auditing, environmental action planning, energy audits, advice on electric vehicle and charge points, advice on reducing the carbon impact of food, and support to explore innovative business development ideas

The project also included a £125k grant pot, to fund the implementation of carbon saving activities. By the end of the year we had supported around 130 organisations through helpdesk calls, general enquiries and events

We were pleased to win Innovate UK funding in collaboration with Westmorland and Furness Council's sovereign authority South Lakeland District Council, the University of Cumbria and several local business partners for a three month feasibility study looking at collaborative approaches to overcoming the non-technical barriers to decarbonisation in rural South Lakeland.

Although we were unsuccessful in our subsequent application for stage 2 funding, we were awarded funding to take forward the 'Place to Plate' element of phase one which will enable us to continue to work with Cumbria Tourism, farmers and food businesses to reduce emissions across the food chain.

By the end of the year we had supported around **130 organisations** through helpdesk calls, general enquiries and events.





Funders and partners

In 2023/24 CAFS received £1,869,088 for its activities from a wide range of sources. These include charitable trusts and foundations, national and local grant givers, local government and associated agencies, businesses and of course, individuals who may have taken up our services or attended one of our events and training.

We also secured funding through third parties by developing several projects in partnership with others. All our activities are aligned to our charitable purposes, irrespective of funding source.

The Trustees would like to thank all our donors and the following funding partners and clients for their support this year including:

The National Lottery
 South Lakeland District Council
 Cumbria Community Foundation
 Eden District Council
 Innovate UK
 Energy Saving Trust
 Electricity North West
 Walney Extension Community Fund
 The Climate Movement
 Durham County Council
 Westmorland and Furness Council

Cumberland Council
 Southall Trust
 VONNE
 Historic England
 Fellfoot Forward
 Grantscape
 Cumbria Development Education
 Liverpool City Region
 Octopus Renewables Infrastructure Trust
 Copeland Community Fund
 ... and all our individual donors

Financial Review

Turnover has increased in the year to 31 March 2024 to £1,869,088, from £1,392,499 in the previous year, with notable contributions from the Zero Carbon Cumbria project of £710,778. Cold to Cosy Homes and Retrofit for Cumbria were also significant contributors of £155,511 and £100,575 respectively. Our Local Energy Advice Demonstrator funded by Liverpool City Region to a total of £148,143 added additional value for beneficiaries of our Cold to Cosy Homes service. CAFs also received £255,781 from the UK Shared Prosperity Fund via Westmorland and Furness Council.

Earned income totalled £176,877 in the year to 31 March 2024 compared to £199,190 in the previous year.

As the volume of projects has increased significantly, so has expenditure at £1,830,168 this year in comparison to £1,317,597 last year. The majority of this represents employment costs following an increase in the direct delivery workforce and salary increases to reflect the Real Living Wage.

As detailed in the balance sheet, overall reserves increased to £638,410 from £599,490 though unrestricted reserves reduced to £171,935 from £201,042. Funds committed to on-going projects stood at £466,475 at the year end.

Cash balances increased again in the year by £100,260 due to contributions in advance from project funders and stood at £583,278 at the year end.



Policy on reserves

The trustees examine the charity's requirement for reserves during the annual budget setting process. This is to ensure that the risks associated with the charity's external operating environment, its income streams, planned activities and organisational commitments are all considered when determining the amount that should be set aside.

The trustees have established an 'irreducible reserve' policy whereby the unrestricted reserve held by the charity is sufficient to meet all liabilities of the charity in the event that it winds up its activities.

Investment policy and objectives

The majority of CAFS funds are to be spent in the short term and are held in a current account with Unity Trust Bank. If cashflow is sufficient, additional funds are held in a savings account to maximise interest receivable.

All investments are considered in line with expected demands on funds, assessment of any potential associated risks and our ethical approach to investment.

Additionally, investments are held in a number of community enterprises in line with CAFS charitable objects.





Plans for the future

Aims and objectives for future periods

Through our work leading the ZCCP we have identified the priority areas for action in Cumbria to reduce carbon emissions. Improving the energy efficiency of homes and other buildings in particular is a critical and challenging task on the journey to zero carbon so we will continue to seek to scale up and replicate existing successful projects such as Cold to Cosy Homes.

The comprehensive retrofitting of properties will be critical to achieving decarbonisation of Cumbria's housing stock so our development of a commercially viable home retrofit advisory service will also play an important role.

We will continue to work closely with communities across Cumbria. We hope to strengthen our reach and influence in west Cumbria in particular through the development of funding bids with partners in the area and our support of the WestTogether initiative.

We aim to expand our cohort of willing volunteers trained to use thermal imaging technology to identify home heat loss in their local community. And we will continue to develop our Climate and Carbon Literacy training offer with bespoke and sector-specific courses.

The ZCCP has been a ground breaking initiative. Our attention now turns to ensuring the momentum we have created through the partnership, catalysed by the National Lottery funding, can be continued after the funding ends in December 2025 and to ensuring that our experience of decarbonisation in such a rural county counts at a national level.

Finally, in early 2025 we will be launching a major new marketing initiative which will enable us to significantly expand our outreach and impact – both in terms of supporting and inspiring action on climate change and fundraising.



Structure, governance and management

Nature of governing document

Cumbria Action for Sustainability (CAfS) is a registered charity and company limited by guarantee, having no share capital. It was incorporated on 4 February 2008 and registered with the Charity Commission on 11 March 2008.

The Memorandum and Articles of Association are the primary governing documents of the charity.

Organisational structure

The trustees have overall responsibility for financial management, organisational strategy and compliance with the charitable purposes of the organisation. Financial management and general management responsibilities are devolved within our policies and procedure frameworks to the Chief Executive and senior members of staff.

CAfS operates with a Board of Directors who are also trustees for the purposes of charitable law. In addition to this, the board has set up a Finance Committee with full delegated authority to ensure the appropriate degree of scrutiny and management of finances for a growing charity. Both the full board and the Finance Committee meet at least quarterly.

Full details of current trustees are at the beginning of this report and their biographies can be found on our website. All members of the board give their time voluntarily and receive no benefit from the charity for their work as a trustee. Any expenses reclaimed from the charity are set out in the accounts.

The day-to-day operations of the charity are delegated to the Chief Executive. The Chief Executive reports to the trustees at regular board meeting, along with relevant staff members as required. The trustees are responsible for approving the remuneration of the Chief Executive.



Recruitment and appointment of trustees

When recruiting new trustees, the board looks for individuals whose skills and backgrounds complement and enhance the existing team. Vacancies are advertised, and trustees, staff and other interested parties may nominate a person for consideration.

CAFS promotes and values diversity within the trustee body, recognising the importance of having a wide range of views, knowledge and experiences leading the organisation. The board seeks to ensure that the diversity of Cumbria, both in people and geography, as well as a range of technical skills are represented. No new trustees were recruited in 23/24, however a successful recruitment campaign has recently been completed and several new trustees and associate trustees have been appointed.

Potential new trustees meet with the chair, chief executive and existing trustees before being elected to the Board.

Induction and training of trustees

Trustees are provided with an induction covering the work of the charity as well as training in governance skills. They are encouraged to meet with staff and other trustees, and a sum of monies is set aside each year so that they can attend seminars, training and events to assist them in their role. The chair, secretary and treasurer roles are elected by the board at the AGM, or if a vacancy arises.

Pay policy & life work balance

CAFS pays all staff and contractors in line with the Real Living Wage and has recently received accreditation to the Real Living Wage Foundation.

CAFS pay and grading structure ensures that staff are paid according to a graded salary scale which reflects the differences in responsibility, skills and capabilities required in various roles. The scale was established in line with market rates for similar roles in similar organisations and is reviewed regularly.

The majority of staff in the organisation are part time and, whilst this has partly evolved due to funding availability, there is a strong belief in the benefits of this improved work/life balance to employee welfare. As most of our staff adopt a hybrid home-office working habit we aim to ensure that we have the policies and support in place to meet both their needs and those of CAFS.

All staff are enrolled in the company's personal pension scheme from their first day at CAFS (6% employer contribution).



Fundraising

Although the majority of CAFS income comes from grant sources, we also receive funds from public and business donations. We promote the giving of donations to CAFS through our website, newsletter and social media accounts, directly contacting individuals or organisations through these media, and on occasion by phone or email, to solicit donations. Occasionally, we also use third party commercial participators or professional fundraisers to encourage donations.

We follow the fundraising codes of practice as set out by the Fundraising Regulator. Any direct contacting of organisations or individuals for fundraising by our own staff is carried out according to our policies on fundraising, data protection and safeguarding for vulnerable people. We have written agreements in place with any third party who is helping raise funds for us and ensure that they comply with guidance from the Fundraising Regulator. No complaints were received by the charity for the purpose of fundraising.

Relationships with related parties

These are detailed in note 21 to the accounts.

Major risks and management of those risks

Risk management

The board of trustees has assessed the major risks to which CAFS is exposed and systems and procedures have been put in place to manage those risks. This includes a Strategic Risk Register which is reviewed quarterly and is reported as a RAG dashboard to trustees as a standard agenda item at full board meetings. Securing ongoing funding remains a major risk for the charity, as it is for most charities. This is mitigated by a comprehensive fundraising plan to diversify our income sources and secure and increase unrestricted funds.





Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments. The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.

Further details regarding liquidity risk can be found in the Statement of Accounting Policies in the Financial Statements.



Statement of trustees' responsibilities

The trustees (who are also the directors of Cumbria Action for Sustainability for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

- observe the methods and principles in the Charities SO RP;
 - make judgements and estimates that are reasonable and prudent;
 - state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
 - prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business
- select suitable accounting policies and apply them consistently;

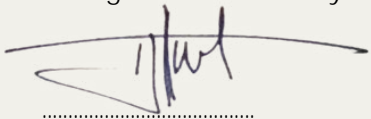
The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 13 November 2024 and signed on its behalf by:



Ms Tracey Hart
Chair of Trustees

Reappointment of auditor

In accordance with section 485 of the Companies Act 2006, a resolution for the re-appointment of David Allen as auditors of the charity is to be proposed at the forthcoming Annual General Meeting.



Independent auditors report to the members of Cumbria Action for Sustainability

Opinion

We have audited the financial statements of Cumbria Action for Sustainability (the charitable company) for the year ended 31 March 2024, which comprise the statement of financial activities, balance sheet, statement of cash flows, and notes to the financial statements, including a summary of significant accounting policies

The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matter prescribed by the companies act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report, which includes the directors' report prepared for purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the Trustees' report has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.
- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees remuneration specified by law are not made;



Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement [set out on page 23], the trustees (who are also the directors of the charitable company for the purpose of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- Discussing with the trustees and management their policies and procedures regarding compliance with laws and regulations;
- Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- Considering the risk of acts by the charity which were contrary to the applicable laws and regulations, including fraud.

Our audit procedures in relation to fraud included but were not limited to:

- Making enquiries of the trustees and management on whether they had knowledge of any actual, suspected or alleged fraud;
- Gaining an understanding of the internal controls established to mitigate risks related to fraud;
- Discussing amongst the engagement team the risks of fraud; and
- Addressing the risks of fraud through management override of controls by performing journal entry testing.

Auditor responsibilities for the audit of the financial statements

We are not responsible for detecting fraud and preventing non-compliance and cannot be expected to detect all fraud and non-compliance with all laws and regulations. The primary responsibility for the prevention and detection of irregularities including fraud rests with both the Trustees and Management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

A further description of our responsibilities is available on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.





Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members as a body, for our audit work, for this report, or for the opinions we have formed.

ALISON WELTON (Senior Statutory Auditor)

For and on behalf of

David Allen

Chartered Accountants & Statutory Auditor

Dalmar House

Barras Lane Estate

Dalston

Carlisle

CA5 7NY

Date: 13 | 11 | 2024

Statement of financial activities for the year ended 31 March 2024 (including income and expenditure account and statement of total of recognised gains and losses)

	Note	Unrestricted Funds (£)	Restricted funds (£)	Total 2024 (£)	Total 2023 (£)
Income from:					
Donations, legacies and grants receivable	3	17,859	1,671,572	1,689,431	1,190,522
Other trading activities	4	86,105	90,772	176,877	199,190
Investment income	5	2,780	-	2,780	2,787
Total income		106,744	1,762,344	1,869,088	1,392,499
Expenditure on:					
Charitable activities	6	(135,851)	(1,694,317)	(1,830,168)	(1,317,597)
Total expenditure		(135,851)	(1,694,317)	(1,830,168)	(1,317,597)
Net income		(29,107)	68,027	38,920	74,902
Net movement in funds		(29,107)	68,027	38,920	74,902
Reconciliation of funds					
Total funds brought forward		201,042	398,448	599,490	524,588
Total funds carried forward	18	171,935	466,475	638,410	599,490

Statement of financial activities for the year ended 31 March 2024 (continued) (including income and expenditure account and statement of total of recognised gains and losses)

	Note	Unrestricted funds (£)	Restricted funds (£)	Total 2023 (£)
Income and Endowments from:				
Donations, legacies and grants receivable	3	19,809	1,170,713	1,190,522
Other trading activities	4	198,282	908	199,190
Investment income	5	2,787	-	2,787
Total income		220,878	1,171,621	1,392,499
Expenditure on:				
Charitable activities	6	(258,006)	(1,059,591)	(1,317,597)
Total expenditure		(258,006)	(1,059,591)	(1,317,597)
Net (expenditure)/income		(37,128)	112,030	74,902
Transfers between funds		(6,883)	6,883	-
Net movement in funds		(44,011)	118,913	74,902
Reconciliation of funds				
Total funds brought forward		245,053	279,535	524,588
Total funds carried forward	18	201,042	398,448	599,490

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2024 and 2023 is shown in note 18.

Balance sheet as at 31 March 2024

	Note		2024 (£)	2023 (£)
Fixed assets				
Tangible assets	13		15,114	-
Investments	14		27,250	27,250
			<u>42,364</u>	<u>27,250</u>
Current assets				
Debtors	15	311,091		164,130
Cash at bank and in hand		583,278		483,018
		<u>894,369</u>		<u>647,148</u>
Creditors: Amounts falling due within one year	16	(298,323)		(74,908)
Net current assets			<u>596,046</u>	<u>572,240</u>
Net assets			<u>638,410</u>	<u>599,490</u>
Funds of the charity:				
Restricted income funds				
Restricted funds	18	466,475		398,448
Unrestricted income funds				
Unrestricted funds		<u>171,935</u>		<u>201,042</u>
Total funds	18		<u><u>638,410</u></u>	<u><u>599,490</u></u>

The financial statements on pages 30 to 56 were approved by the trustees, and authorised for issue on 13.11.2024, and signed on their behalf by:



Ms Tracey Hart, Chair of Trustees
Company registration number: 06492907

Statement of cash flows for the year ended 31 March 2024

	Note	2024 (£)	2023 (£)
Cash flows from operating activities			
Net cash income		38,920	74,902
Adjustments to cash flows from non-cash items			
Depreciation	13	5,038	-
Interest and dividends received	5	(2,780)	(2,787)
		41,178	72,115
Working capital adjustments			
(Increase)/decrease in debtors	15	(146,961)	28,381
Increase in creditors	16	223,415	29,125
Net cash flows from operating activities		117,632	129,621
Cash flows from investing activities			
Interest receivable and similar income	5	1,495	602
Purchase of tangible fixed assets	13	(20,152)	-
Income from dividends	5	1,285	2,185
Net cash flows from investing activities		(17,372)	2,787
Net increase in cash and cash equivalents		100,260	132,408
Cash and cash equivalents at 1 April		483,018	350,610
Cash and cash equivalents at 31 March		583,278	483,018

All of the cash flows are derived from continuing operations during the above two periods.

NOTE 1**Charity status**

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered and principal office is

Eden Rural Foyer, Old London Road,
Penrith, CA11 8ET

NOTE 2**Accounting policies****Summary of significant accounting policies and key accounting estimates**

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Cumbria Action For Sustainability meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are prepared in sterling, which is the functional currency of the charitable company. Monetary amounts in these financial statements are rounded to the nearest £.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

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. Actual results may differ from these estimates.

Income

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

Donations and legacies

Donations are recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released. Grants receivable have been included within donations, legacies and grants receivable as these have been provided for core funding.

Other trading activities

Income from trading activities represents earned income by the charity.

Investment income

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

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.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Governance costs

Governance costs include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity 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 charity 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.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class

Fixtures and fittings

Tangible fixed assets

Individual fixed assets costing £1,000 or more are initially recorded at cost.

Fixed asset investments

Investments are recognised at cost.

Trade debtors

Trade debtors and other debtors are measured at their recoverable amounts. Prepayments are calculated as amounts paid during the financial year, but which relate to a future financial period. A accrued income is recognised where the entity is entitled to income in the financial period, but the receipt does not occur until a future financial year.

Cash and cash equivalents

Includes all cash held and in bank current and deposit accounts.

Depreciation method /rate:

25% straight line





Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity. Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the statement of financial activities in the period to which they relate.

Financial Instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Investments

Investments are included at cost.

NOTE 3 Income from donations, legacies and grants receivable

	Unrestricted funds General (£)	Restricted funds (£)	Total 2024 (£)	Total 2023 (£)
Donations & legacies				
Donations	17,859	-	17,859	18,809
Grants				
The National Lottery	-	662,497	662,497	527,804
South Lakeland District Council	-	13,875	13,875	143,419
Cumbria Community Foundation	-	5,000	5,000	2,846
Eden District Council	-	-	-	9,166
Innovate UK	-	54,835	54,835	(10,621)
Energy Saving Trust	-	144,290	144,290	264,305
Energy Saving Trust	-	149,836	149,836	-
Electricity North West	-	1,677	1,677	73,050
Walney Extension Community Fund	-	-	-	12,500
The Climate Movement	-	-	-	6,000
Durham County Council	-	5,440	5,440	15,849
Westmorland and Furness Council	-	438,251	438,251	-
Cumberland Council	-	14,931	14,931	-
Southall Trust	-	4,692	4,692	-
VONNE	-	7,531	7,531	8,664
Historic England	-	-	-	6,717
Fellfoot Forward	-	5,389	5,389	-
Grantscape	-	833	833	-

NOTE 3 Income from donations, legacies and grants receivable

	Unrestricted funds General (£)	Restricted funds (£)	Total 2024 (£)	Total 2023 (£)
Cumbria Development Education	-	375	375	-
Liverpool City Region	-	148,143	148,143	-
Octopus Renewables Infrastructure Trust	-	9,000	9,000	-
Copeland Community Fund	-	4,977	4,977	82,100
RES Wind Farm Holding Fund	-	-	-	3,300
Arnold Clark	-	-	-	1,000
National Energy Action	-	-	-	24,614
Grant income				1,000
	17,859	1,671,572	1,689,431	1,190,522

NOTE 4 Income from other trading activities

	Unrestricted funds General (£)	Restricted funds (£)	Total funds (£)	Total 2023 (£)
Trading income;				
Earned income	86,105	90,772	176,877	199,190
	86,105	90,772	176,877	199,190

NOTE 5 Investment income

	Unrestricted funds General (£)	Total 2024 (£)	Total 2023 (£)
Income from dividends			
Dividends receivable from other unlisted investments	1,285	1,285	2,185
Interest receivable and similar income;			
Interest receivable on bank deposits	1,495	1,495	602
	2,780	2,780	2,787

NOTE 6 Expenditure on charitable activities

	Note	Unrestricted funds General (£)	Restricted funds (£)	Total 2024 (£)	Total 2023 (£)
Charitable activities		123,851	1,521,903	1,645,754	1,220,938
Allocated support costs	7	-	172,414	172,414	91,159
Governance costs	7	12,000	-	12,000	5,500
		135,851	1,694,317	1,830,168	1,317,597

	Activity undertaken directly (£)	Grant funding of activity (£)	Activity support costs (£)	Total expenditure (£)
Analysis by activity				
Total for 2024	1,565,890	79,863	184,415	1,830,168
Total for 2023	1,177,378	43,560	96,659	1,317,597

NOTE 7 Analysis of governance and support costs

Support costs allocated to charitable activities

	Governance costs (£)	Other support costs (£)	Total 2024 (£)	Total 2023 (£)
Activities	12,000	172,415	184,415	96,659

Governance costs

	Unrestricted funds General (£)	Total 2024 (£)	Total 2023 (£)
Audit fees			
Audit of the financial statements	9,750	9,750	5,500
Other accountancy fees	2,250	2,250	-
	12,000	12,000	5,500

NOTE 8 Grant-making

Analysis of grants

The support costs associated with grant-making are included within core costs. Below are details of material grants made to institutions

	2024 (£)	2023 (£)
Name of institution		
Copeland Recycling Grants	-	237
Great Big Green Week Events	8,017	4,813
Youth Projects	3,000	127
Community Climate Grants	68,846	26,283
Retrofit for Cumbria	-	12,100
	79,863	43,560

NOTE 9 Net incoming / outgoing resources

Net incoming resources for the year include:

	2024 (£)
Depreciation of fixed assets	5,038

NOTE 10 Trustees' remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

NOTE 11 Staff costs

The aggregate payroll costs were as follows

Staff costs during the year were:

Wages and salaries

Social security costs

Pension costs

	2024 (£)	2023 (£)
Wages and salaries	794,281	615,463
Social security costs	58,783	45,251
Pension costs	47,936	37,200
	<u>901,000</u>	<u>697,914</u>



The monthly average number of persons (including senior management / leadership team) employed by the charity during the year was as follows

	2024 (£)	2023 (£)
Staff	<u>25</u>	<u>22</u>

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £77,681 (2023 - £66,360).

NOTE 12 Taxation

The Charity is a registered charity and is therefore exempt from corporation tax.

NOTE 13 Tangible fixed assets

	Fixtures and fittings (£)	Total (£)
Cost		
At 1 April 2023	11,176	11,176
Additions	20,152	20,152
At 31 March 2024	31,328	31,328
Depreciation		
At 1 April 2023	11,176	11,176
Charge for the year	5,038	5,038
At 31 March 2024	16,214	16,214
Net book value		
At 31 March 2024	15,114	15,114
At 31 March 2023	-	-

NOTE 14 Fixed asset investments

	Unlisted investments (£)	Total (£)
Other investments		
Cost or Valuation		
At 1 April 2023	27,250	27,250
At 31 March 2024	27,250	27,250
Net book value		
At 31 March 2024	27,250	27,250
At 31 March 2023	27,250	27,250

The above relates to 27,000 £1 shares held in Community Energy Cumbria and 250 £1 shares held in Burneside Community Energy.

NOTE 15 Debtors

	2024 (£)	2023 (£)
Trade debtors	7,039	39,931
Prepayments and accrued income	304,050	124,197
Other debtors	2	2
	<u>311,091</u>	<u>164,130</u>

NOTE 16 Creditors: amounts falling due within one year

	2024 (£)	2023 (£)
Trade creditors	253,725	34,734
Other taxation and social security	15,072	12,426
VAT	9,950	11,039
Other creditors	9,437	8,359
Accruals	10,139	8,350
	<u>298,323</u>	<u>74,908</u>

NOTE 17 Retirement benefit scheme**Defined contribution scheme**

The charity operates a defined contribution pension scheme. The charge to the statement of financial activities in respect of the scheme was £47,936 (2023: £37,200). Contributions totalling £6,718 (2023: £4,999) were payable to the scheme at the end of the year and are included in creditors.

NOTE 18 Funds

	Balance at 1 April 2023 (£)	Income (£)	Expenditure (£)	Transfers (£)	Balance at 31 March 2024 (£)
Unrestricted					
General					
General fund	201,042	64,078	(107,738)	(43,216)	114,166
Designated					
Zero Carbon Cumbria - earned income	-	42,666	(28,113)	43,216	57,769
Total Unrestricted	201,042	106,744	(135,851)	-	171,935
Restricted					
Fixed Asset Restricted Fund	-	-	(5,038)	20,151	15,113
Community Foundation Tyne & Wear & Climate Nature Partnership Grant (P01b)	-	8,250	(2,500)	-	5,750
Electricity North West (P13b)	3,631	-	(78)	-	3,553
Cumbria Chamber of Commerce (P13c)	-	8,000	(8,000)	-	-
Community Energy Cumbria (P22)	-	2,750	(2,750)	-	-
South Lakeland District Council (P23)	31,269	13,094	(16,470)	-	27,893
Agility Eco (P48)	-	7,750	(7,750)	-	-
Emergence Foundation (P54a)	575	33,600	(34,175)	-	-
Electricity North West (P59)	29,144	-	(468)	-	28,676
Durham County Council (P61)	-	12,505	(11,496)	-	1,009
Walley Extension Community Fund (P63)	10,744	833	(1,222)	-	10,355
Cumbria County Council (P63a)	2,263	-	-	-	2,263
Zero Carbon Cumbria Partnership (P65)	212,969	710,778	(679,910)	-	243,837

NOTE 18 Funds (continued)

	Balance at 1 April 2023 (£)	Income (£)	Expenditure (£)	Transfers (£)	Balance at 31 March 2024 (£)
Misc Energy (P66)	27,909	-	(27,909)	-	-
Energy Savings Trust (P67)	2,522	43,715	(46,237)	-	-
Energy Savings Trust (P68)	11,196	-	(11,196)	-	-
Neighbourly Foundation (P71)	8,782	-	(621)	-	8,161
Electricity North West (P73)	24,305	-	(24,305)	-	-
Electricity North West (P74)	150	-	(150)	-	-
Voluntary Organisations' Network North East (P76)	671	3,657	(3,945)	-	383
Cumbria County Council (P81)	32,318	-	(23,506)	-	8,812
Energy Savings Trust (P82)	-	100,575	(88,993)	(8,162)	3,420
Innovate UK (P83)	-	49,159	(49,159)	-	-
Energy Savings Trust – Energy Industry Voluntary Redress Scheme (P84)	-	155,511	(155,250)	-	261
Liverpool City Region (P85)	-	148,143	(136,318)	(11,989)	(164)
Octopus Renewables Infrastructure Trust (P86)	-	9,000	(7,174)	-	1,826
UK Shared Prosperity Fund via Westmorland and Furness Council (P87)	-	255,781	(212,564)	-	43,217
Northern Gas Networks (P88)	-	72,272	(10,242)	-	62,030
Westmorland and Furness Council (P89)	-	126,971	(126,891)	-	80
Total restricted	398,448	1,762,344	(1,694,317)	-	466,475
Total funds	599,490	1,869,088	(1,830,168)	-	638,410

NOTE 18 Funds (continued)

	Balance at 1 April 2022 (£)	Income (£)	Expenditure (£)	Transfers (£)	Balance at 31 March 2023 (£)
Unrestricted funds					
General fund	245,053	220,878	(258,006)	(6,883)	201,042
Restricted					
Electricity North West (P13b)	4,805	-	(1,174)	-	3,631
South Lakeland District Council (P23)	30,010	52,775	(57,651)	6,135	31,269
Historic England (P34)	3,456	6,717	(10,406)	233	-
Agility Eco (P48)	2,085	-	(2,085)	-	-
Emergence Foundation (P54a)	14,454	-	(14,879)	1,000	575
Innovate UK (P56)	-	(10,620)	-	10,620	-
Electricity North West (P59)	18,920	28,050	(17,826)	-	29,144
Energy Savings Trust (P60)	-	26,392	(26,962)	570	-
Durham County Council (P61)	952	15,849	(17,892)	1,091	-
Electricity North West (P62)	7,934	-	(7,934)	-	-
Walney Extension Community Fund (P63)	6,450	15,345	(11,051)	-	10,744
Cumbria County Council (P63a)	-	2,500	(237)	-	2,263
Zero Carbon Cumbria Partnership (P65)	174,602	546,962	(484,083)	(24,512)	212,969
Misc Energy (P66)	-	33,600	(5,691)	-	27,909
Energy Savings Trust (P67)	-	149,286	(148,028)	1,264	2,522
Energy Savings Trust (P68)	640	88,502	(77,946)	-	11,196
Stonehaven Campaigns Ltd (P70)	5,227	-	(130)	(5,097)	-
Neighbourly Foundation (P71)	10,000	-	(1,218)	-	8,782

NOTE 18 Funds (continued)

	Balance at 1 April 2022 (£)	Income (£)	Expenditure (£)	Transfers (£)	Balance at 31 March 2023 (£)
Electricity North West (P73)	-	30,000	(5,695)	-	24,305
Electricity North West (P74)	-	15,000	(14,850)	-	150
National Energy Action (P75)	-	24,614	(24,614)	-	-
Voluntary Organisations' Network North East (P76)	-	4,964	(4,293)	-	671
South Lakeland District Council (P80)	-	101,460	(117,039)	15,579	-
Cumbria County Council (P81)	-	40,000	(7,682)	-	32,318
Energy Savings Trust (P82)	-	225	(225)	-	-
Total restricted funds	279,535	1,171,621	(1,059,591)	6,883	398,448
Total funds	524,588	1,392,499	(1,317,597)	-	599,490

Fixed Asset Restricted Fund

The fixed asset reserve represents the Net Book Value of restricted assets.

Core Restricted Grant - Community Foundation Tyne and Wear & Climate Nature Partnership Grant (P01b)

Grant to support development of Business Supporter Network and development of a communications system.

Small Grants- Electricity North West and others (P13b)

Investigating renewable energy potential in the Duddon Valley.

Cumbria Chamber of Commerce (P13c)

Two separately funded projects that both provided business decarbonisation support to small and medium sized enterprises. Those supported with funding from Cumbria LEP were provided with general environmental advice, a carbon audit and an energy audit. Those funded through the Allerdale and Copeland Shared Prosperity Fund were provided with an energy advice visit.

Community Energy Cumbria (P22)

This is an administrative contract with CAFS providing administrative support to Community Energy Cumbria.

Community Energy - South Lakeland District Council (P23)

Offering low carbon advice to communities and businesses in South Lakeland.

Rebuilding Together - Historic England (P34)

Developing a case study for the retrofitting of an historic building.

Local Enterprise Advice Partnership (LEAP) - Agility Eco (P48)

Energy advice services, involving calls and home visits, offered as part of the LEAP (Local Energy Advice Partnership).

Community Carbon Literacy - Emergence Foundation (P54a)

Funding for community focused carbon literacy training.

NOTE 18 Funds cont...**Scaling On Street Charging Infrastructure (SOSCI) - Innovate UK (P56)**

Grant for identifying electricity charge point locations in Cumbria and advising people in the region on how to get these installed.

Electricity North West Energy Advice - Electricity North West (P59)

Home energy advice and support for those at risk of fuel poverty.

Cold to Cozy Homes 2 - Energy Savings Trust (P60)

Grant for offering home energy saving advice in Cumbria.

Future Fair Fellfoot Forward - Durham County Council (P61)

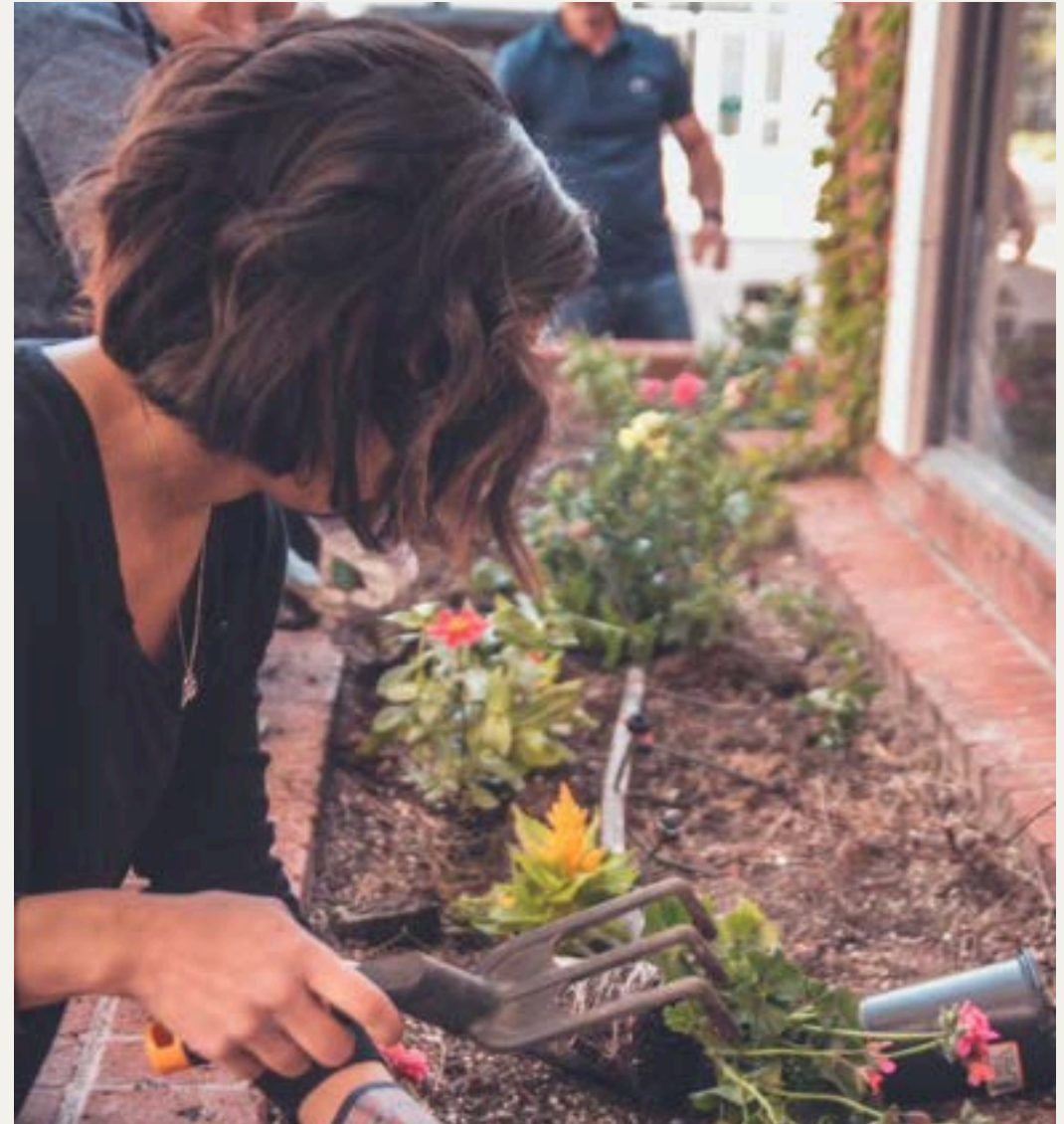
Supporting rural communities in the region to move towards a low carbon future.

NWCommunity Energy Hub - Electricity North West (P62)

Hosting a community energy hub for the region which will support the energy for communities, including increasing the rate of deployment, innovation and growth and increase the amount of resources and skills that can benefit vulnerable customers.

Greener Schools - Walney Extension Community Fund (P63)

Cumbria Local Enterprise Partnership; working with local school children to develop sustainable energy in their schools.



NOTE 18 Funds cont...**Copeland Recycling - Cumbria County Council (P63a)**

Grants for recycling infrastructure in schools

Zero Carbon Cumbria Partnership (P65)

National Lottery; supports the Zero Carbon Cumbria partnership and moving Cumbria towards achieving zero carbon.

MiscEnergy (P64)

Small grants for the delivery of home and business energy advice services across Cumbria.

Energy Savings Trust (P67)

This is the third round of the Cold to Cosy Homes Project, delivering energy saving advice to homes and businesses across Cumbria.

Retrofit for Cumbria - Energy Savings Trust (P68)

Grant for offering home energy with the focus on retrofitting their homes

Youth panel - Stonehaven Campaigns Ltd (P70)

Developing a youth panel on climate change in Copeland.

Carbon offset - Neighbourly Foundation (P71)

Developing a Cumbrian carbon 'offsetting' scheme linking businesses, communities and individuals to local community led carbon saving and conservation projects

Electricity North West Accelerating Community - Electricity North West (P73)

Supporting the development of community and local energy in the North West of England, to pilot new ways of working, scale up existing models and tackle any barriers to progress of community energy schemes

Electricity North West Farm Futures - Electricity North West (P74)

Funding to investigate the demand for and viability of farm renewables in the Fellfoot Forward area of the Pennines Area of Outstanding Natural Beauty.

Smart Energy GB - North Energy Action (P75)

Funding for part of a campaign to inform and inspire people about smart meters and the benefits they can bring particularly targeting the over 65s

Going Green Together - Voluntary Organisations' Network North East (VONNE) (P76)

Led by Voluntary Organisations' Network North East (VONNE) in partnership with Side Labs, Smart Carbon, Genee and Cumbria CVS, CAFS received National Lottery funding to help deliver the Going Green Together initiative.

Shared Prosperity - South Lakeland District Council and Eden District Council (P80)

This was the first phase of funding from the UK Shared Prosperity Fund, part of the Government's levelling up programme to tackle fuel poverty.

CCC Public Health - Cumbria County Council (P81)

Funding to provide assistance to the most vulnerable and those most at risk of fuel poverty.

Community Retrofit and Renewables - Energy Savings Trust (P82)

A two year programme with the aim of increasing the uptake of retrofit energy efficient measures such as solar power and heat pump systems



NOTE 18 Funds cont...**Net Zero and Ruralty - Innovate UK (P83)**

Funding for a 3-month feasibility study to identify projects that will tackle the non-technical barriers to decarbonisation in rural South Lakeland.

Cold to Cosy - Energy Savings Trust - Energy Industry Voluntary Redress Scheme (P84)

Energy advice services, involving calls and home visits as well as Energy Champions training and attendance at events across Cumbria. It is a free service to householders across the county (subject to broad eligibility criteria for home visits) to improve energy efficiency, reduce fuel costs and enhance comfort in the homes of vulnerable people at risk of fuel poverty.

Local Energy Advice Demonstrator (LEAD) - Liverpool City Region (P85)

Part of the Cold to Cosy Homes service, offering free retrofit advice to hard-to-reach communities and for hard-to-treat homes. The project focuses on advising on the key government-backed energy efficiency grants, providing a small number of fully funded HRPs and will offer thermal imaging this autumn/winter.

Octopus Renewables Infrastructure Trust (ORIT) - Charitable Giving (P86)

Community-led project to raise awareness and uptake of clean energy and energy efficiency solutions. Achieved by supporting community volunteers to deliver free home heat loss surveys.

W&F SPF Business Decarbonisation - UK Shared Prosperity Fund via Westmorland and Furness Council (P87)

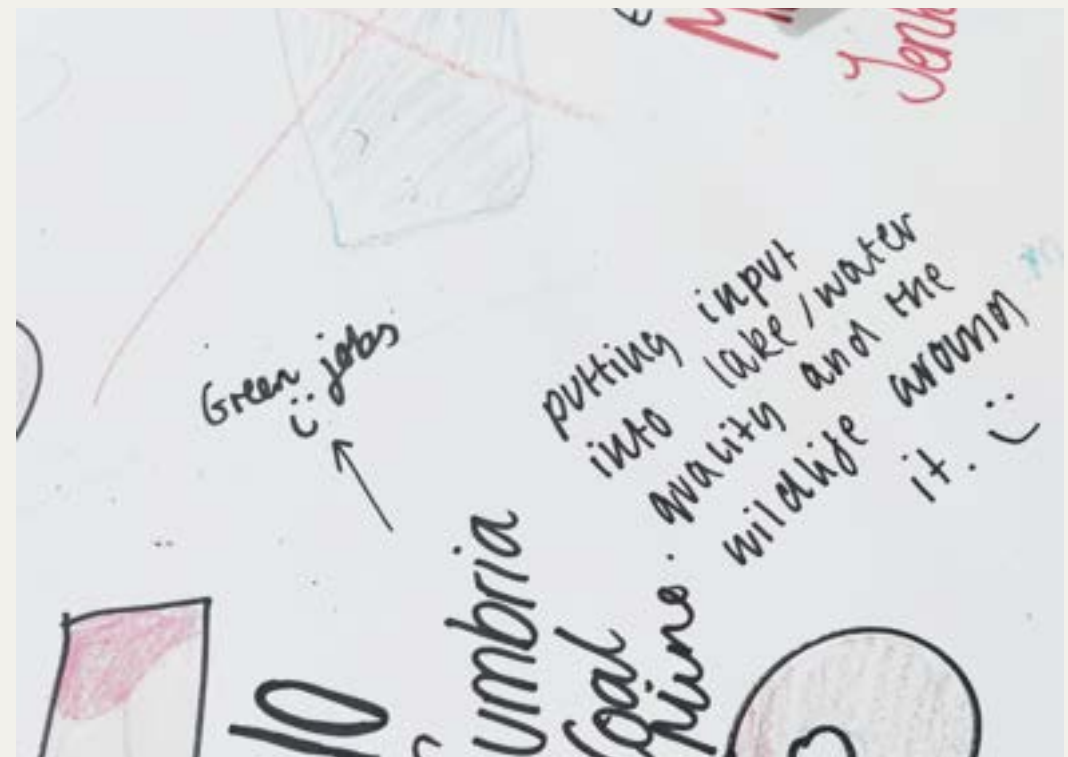
Decarbonisation support for SME businesses and Social Enterprises in the Westmorland and Furness area. Offering subsidised or free training, events and consultancy, including carbon audits, building energy advice, low carbon food and electric vehicle advice, until Jan 2025.

NGN Cadent Pilot - Northern Gas Networks (P88)

Pilot project run by NGN to develop a "one stop shop" to deliver a complete range of fully funded financial and energy efficiency measures to support fuel poor customers. Our role was to provide energy advice home visits to clients identified by their single point of contact organisation.

W&F Household Support - Westmorland and Furness Council (P89)

To provide direct support to eligible households through fuel vouchers, professional install of energy saving measures and replacement old, inefficient white goods.



NOTE 19 Analysis of the net assets between funds

	Unrestricted funds		Restricted funds (£)	Total funds at 31 March 2024 (£)
	General (£)	Designated funds (£)		
Current year				
Tangible fixed assets	-	-	15,114	15,114
Fixed asset investments	27,250	-	-	27,250
Current assets	385,239	57,769	451,361	894,369
Current liabilities	(298,323)	-	-	(298,323)
Total net assets	114,166	57,769	466,475	638,410
Prior year				
		Unrestricted funds general (£)	Restricted funds (£)	Total funds at 31 March 2023 (£)
Fixed asset investments		27,250	-	27,250
Current assets		218,401	428,747	647,148
Current liabilities		(44,609)	(30,299)	(74,908)
Total net assets		201,042	398,448	599,490

NOTE 20 Analysis of net funds

	At 1st April 2023 (£)	Financing cash flows (£)	At 31 March 2024 (£)
Current year			
Cash at bank and in hand	483,018	100,260	583,278
Net funds	483,018	100,260	583,278
	At 1st April 2022 (£)	Financing cash flows (£)	At 31 March 2023 (£)
Prior year			
Cash at bank and in hand	350,610	132,408	483,018
Net funds	350,610	132,408	483,018

NOTE 21 Related party transactions

During the year the charity made the following related party transactions

Small World Consulting Limited

The charity's patron is a director of this company. During the year £25,538 (2023: £14,500) was paid to the company for consultancy services. Training services were also carried out by the charity and sales of £895 (2023: £nil) were made to the company.

Future Fixers

One of the trustees who served during the year is also a director of this CIC. During the year, transactions with the CIC amounted to £16,935 (2023: £300).

Community Energy Cumbria Limited

The charity holds shares in this community benefit society as well as managing the administrative functions of the society. During the year services of £2,750 (2023: £2,500) were paid to the charity for administration services provided.

Cumbria Wildlife Trust

One of the trustees who served during the year is also a director of this charity. During the year, services of £300 (2023: £nil) were paid to the charity.

