

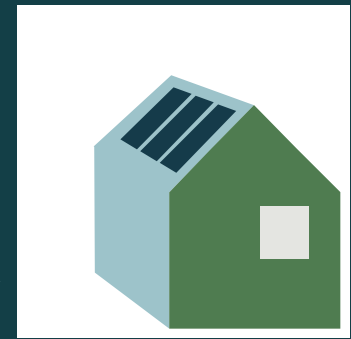
FUTURE PROOF CUMBRIA

24



25

ACTION FOR CLIMATE AND COMMUNITIES



ANNUAL REPORT and financial statements

Futureproof Cumbria changed its name from Cumbria Action for Sustainability in February 2025 • A company limited by guarantee.

Company Number: 06492907 • Registered as a charity in England & Wales. • Charity Number: 1123155 • Patron: Mike Berners-Lee.



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Reference and Administrative details

Trustees

Ms Tracey Hart, Chair
Mr Tim C Boden, Secretary and Treasurer
Mr Adrian Banford *(resigned 13 November 2024)*
Ms Mandy Barnett *(resigned 14 June 2025)*
Mr David Beuzeval *(resigned 9 October 2024)*
Mr Tim Foster
Ms Joanna Howard *(appointed 9 October 2024)*
Ms Kirsten Prosser *(appointed 9 October 2024)*
Mr Harrison Stewart *(appointed 9 October 2024)*
Ms Patrin Watantada *(appointed 9 October 2024)*

Associate Trustees

Mr Charlie Addison-Adams
Mr Martyn Ditchfield
Mr Tony Ferguson
Ms Vicky Simpson

Associate Trustees are volunteers who do not have the legal status of full trustees and as such, are not registered with Companies House or the Charity Commission. We are giving them the opportunity to experience Trusteeship. All were appointed in October 2024

Charity Registration Number

1123155

Company Registration Number

06492907

Auditor

David Allen,
Chartered Accountants & Statutory Auditor,
Dalmar House,
Barras Lane Estate,
Dalston, Carlisle, CA5 7NY

Registered office:

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

Bankers

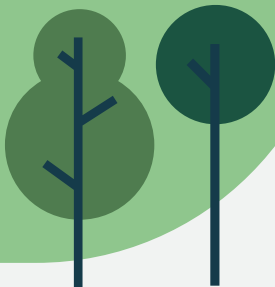
Unity Trust Bank plc,
Four Brindley Place,
Birmingham,
B1 2JB

Futureproof Cumbria is incorporated as a company limited by guarantee, and a charity, in England and Wales.



Chair's report

We face a stark truth: 2025 is set to mark yet another year where the global average temperature breaches 1.5°C above pre-industrial levels.



The climate crisis is upon us—changing our seasons, disrupting ecosystems, displacing communities, and threatening lives – particularly of those least responsible for causing the problem. At the time of writing this, we have just experienced our driest spring for 69 years.

And yet, amidst this deepening crisis, there is hope. The solutions are in our hands and here in Cumbria we are doing everything we can to be part of that solution.

At Futureproof Cumbria our mission remains clear: to help individuals, communities and organisations make the shift from high to low carbon living. In 2024/25 we continued our Free Home Energy

Support service—offering residents free advice, practical support and energy-saving measures to make their homes warmer, healthier and more affordable to heat.

Our retrofitting work continued to grow, supporting people to understand and implement changes that reduce energy use, make homes healthier, and cut emissions. Through our Carbon Literacy Training, we equipped hundreds of individuals, from community members to professionals, with the knowledge and motivation to act on the climate crisis.

We also worked with businesses, recognising the essential role they play in a zero-carbon

future. Through the Westmorland and Furness Green Enterprise Hub—a powerful partnership of organisations—we helped local businesses understand their carbon footprints and take meaningful steps to reduce them.

We continued to lead the **Zero Carbon Cumbria Partnership**, uniting more than 80 organisations in the shared goal of achieving net zero by 2037. This collaborative approach is critical to creating the scale of change required. We hosted the **second annual Zero Carbon Cumbria Summit**, building on the success of the first with even greater attendance and engagement. The focus of the summit was on breaking down the barriers to climate action—particularly what government must do to enable local areas like ours to go further and faster. The momentum and collaboration within

the Partnership continues to grow, and Futureproof Cumbria is proud to be at its heart.

To reflect our growing reach and ambition, we prepared a brand new name and identity—Futureproof Cumbria - which we successfully launched at the start of 2025/26. Developed in-house by our very own team, it was a labour of love. The rebrand is designed to raise awareness, strengthen our voice, and engage new audiences with our mission.

We also strengthened our governance by welcoming four new trustees, bringing the total to eight (now seven), and introducing four associate trustees. These new roles have helped diversify our Board and build the next generation of climate leaders.

The 2024/25 year has been one of impact, innovation and connection.

On behalf of the trustees, I want to offer heartfelt thanks to the dedicated Futureproof Cumbria team, our incredible volunteers, and every partner, funder, and supporter who has helped move our county—and our world—a little closer to a safer, fairer future.

The climate emergency is vast, but so is our capacity to respond. Together, we are showing that Cumbria is not only ready for change—we're leading it.



Ms Tracey Hart, Chair of Trustees
09 July 2025

Objectives and activities



Futureproof Cumbria is the leading climate change and sustainability organisation in the county.

Our vision is a zero carbon, greener Cumbria by 2037 that is good for people, places, and livelihoods.

We help people, communities and organisations tackle the climate crisis by promoting action and supporting change.

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

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

Futureproof Cumbria 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 website www.futureproofcumbria.org.uk provides more details of our work and access to our resources and publications.



OUR YEAR IN REVIEW



211

organisations helped
through the W&F Green
Enterprise Hub



42

people formed the
Cumbria Climate
Assembly



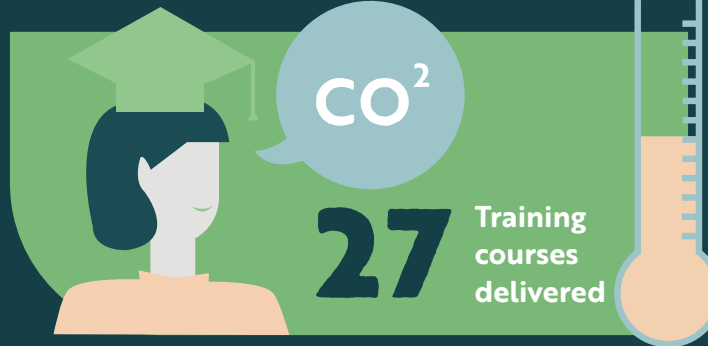
31

Home retrofit plans
were delivered



100+

people attended
our second annual
Zero Carbon Cumbria
summit.



CO²

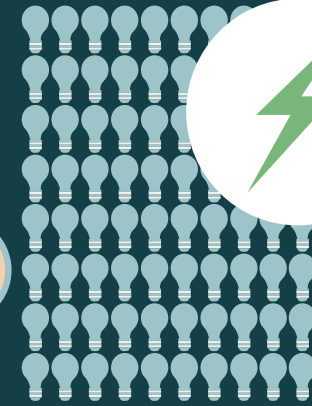
27

Training
courses
delivered



£96k+

Was given out to
communities for
climate related
projects



80

Energy champions
trained



244

Free home energy
advice calls



400

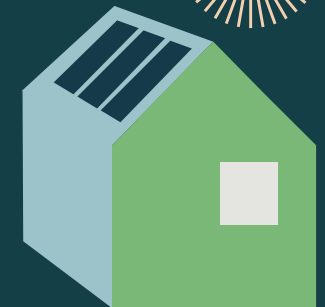
volunteer led
thermal imaging
visits were made



14

Home energy
pop-ups across
the county

221,356 kWh pa
of renewable electricity
projected from planned solar
installations



43

Solar panel
installations
initiated

Achievements and Performance



Zero Carbon Cumbria

Carbon and Climate Literacy

Home Energy and Communities

Zero Carbon Cumbria

The Zero Carbon Cumbria (ZCC) project continued to build momentum in 2024/25.

Having published the sector emissions reduction action plans (ERAPs) in 2024 which address the emissions over which we have control or influence as well as the sequestration capacity we need to build within the county, our emphasis switched to implementation of those plans.

By acting on the ERAPs we will also deliver multiple co-benefits, such as cleaner air, new job opportunities, better public health and a thriving local economy.



The sector groups continued to meet on a regular basis during 2024/25, focusing on specific opportunities and persistent challenges, some of which were a key theme of our second Zero Carbon Cumbria Summit which was held in Penrith on 6 March 2025.

Attended by more than 100 people from the private, public and third sectors, the Summit discussed various asks for government and other stakeholders which would help overcome these challenges. Feedback from the summit was positive with many attendees highlighting the strength of the collaboration which was clearly evident on the day. Plans for the 2026 summit are already underway.

We saw a significant rise from 9.8k+ to 18k visitors to our award winning Zero Carbon Cumbria website - a hub of information and inspiration about carbon saving activities across the county. Our social media presence grew to 1,590 followers across all channels, with Linked-In still performing strongly.

We continued to support a wide range of community-led activities, including 70 events as part of Great Big Green Week during June 2024 which attracted at least 114 new volunteers. We also awarded a further £87,158 of Community Climate Grants to support 21 projects.

Our CEO Karen speaking at the Zero Carbon Cumbria Summit





This brings the total grant funding for community projects to more than £200,000 over the last four years, supporting 65 projects including 24 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 or other disadvantages.

We hosted our fourth annual youth climate summit - this time held at the Whitehaven Academy. Sixteen schools participated, bringing around 70 young people and teachers together to share ideas and successes.

Other events included a series of 'Unpacked' webinars linked to some of the priority actions from our Emission Reduction Action Plans, and a communicating climate change workshop delivered by Climate Outreach.

Our partner, Shared Future, brought together 42 citizens from across the county who formed the Cumbria Climate Assembly to address the question 'Many people in Cumbria feel unheard and unable to influence those who make decisions on climate change action – what can be done about this?' The assembly's first meeting took place on March 1 2025.

Futureproof Cumbria

TOP STATS



£87,158 was given out in community climate grants, supporting 21 climate related projects



100+ people attended the Zero Carbon Cumbria Summit



16 schools attended the fourth youth climate summit



We held the first Cumbria Climate Assembly



Climate and Carbon Literacy

In the 2024/25 financial year, climate training continued to be a flagship project. We attracted new individuals, communities, and organisations looking for training to increase their awareness of the climate emergency and how to take action.

This included the pilot and first public deliveries of our new half-day, highly interactive Climate Fresk training. We also offered bespoke Carbon Literacy and Climate Fresk training to national and local businesses, charities, colleges, community groups, campaign groups, and the two new unitary authorities, alongside our courses for the general public.

We ran Climate Fresk for school staff at locations across Cumbria and began delivering Climate Fresk

taster sessions to engage new audiences at events. We also trialled our new adults-and-children hybrid Climate Fresk training option. Our new trainers completed their inductions at the start of the year, giving us a real breadth and depth of experience and knowledge across our team of seven expert climate trainers.

This year, we particularly focused on reaching 'trusted messengers' and providing funded training for those with less-heard voices and for



We ran Climate Fresk for school staff at locations across Cumbria and began delivering Climate Fresk taster sessions to engage new audiences at events.



organisations who would share their learning with groups we had not previously reached. Over the year, we delivered 27 training courses, ranging from our accredited Climate and Carbon Literacy training to Climate Fresk training, introductory courses, and Train-the-Trainer workshops. In total, we trained 294 people and engaged with 510 people through shorter sessions.

95% of our delegates continue to offer feedback that, having attended one of our courses, they have a better understanding of climate change and feel more motivated and empowered to take action as a result.

Futureproof Cumbria

TOP STATS



27 courses were delivered



294 people were trained



510 people engaged at shorter sessions



95% of our delegates feel more empowered to take action on climate change



Home energy and communities

- Free Home Energy Support
- Solar PV Support
- Home Retrofit Services
- Thermal Imaging
- Home energy pop-up advice sessions
- Working in partnership with communities
- Other renewable technologies



Free Home Energy Support

Our Free Home Energy Support service (previously Cold to Cosy Homes) continued to provide essential help to those struggling with fuel poverty and the adverse effects of cold, damp weather by improving household energy efficiency and reducing energy bills.

We trained **80 Energy Champions**, equipping community members and third sector workers with the knowledge and skills to refer into the service.

We provided light-touch advice to **727 individuals** at community events, helping raise awareness of the service and the benefits of home energy advice.

We delivered **244 advice calls** and **834 home visits** to vulnerable households, giving them guidance and support to save home energy.

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

- Distributing fuel vouchers to **211 households**, alleviating immediate fuel cost burdens.
- Providing energy-efficient appliances to **240 households**, helping to reduce long-term domestic energy consumption.

TOP STATS



80 energy champions trained



834 home visits conducted



244 advice calls delivered



727 people received light-touch advice





In 2024/25, our Free Home Energy Support service delivered Year 2 of the Local Energy Advice Demonstrator (LEAD) (with funding from Department of Energy Security & Net Zero). This focused on testing in-person retrofit advice to help overcome barriers to retrofit in hard-to-reach communities and hard-to-treat properties.

The project delivered 50 home visits, funded 20 Home Retrofit Planners for grant-eligible households, provided advice to 137 people at community-based events, and carried out 200 thermal imaging visits to help identify cold spots in homes.

The project exceeded its Year 2 target of advising 390 households in person, reaching a total of 407. As a result of this support, 99 households went on to install retrofit measures, ranging from simple, low-cost improvements to larger upgrades such as new heating systems.

Futureproof Cumbria

TOP STATS



50 home visits conducted



200 thermal imaging visits



407 households reached



99 households installed retrofit measures



Solar PV support

In 2024/25 we worked closely with 16 community sustainability groups and various parish councils. This enabled us to continue to drive engagement and confidence with households to invest in retrofits and renewables.

We focused on households who are able to pay for solar PV, other renewables, and our Home Retrofit Service for larger, more complex home energy improvement projects.



To support a fair transition, our community-led approach helped us reach people who are maybe less digitally connected, confident, or able to pay. By signposting vulnerable residents to our Free Home Energy Support service (previously Cold to Cosy Homes) and 2024/25 Free Home Retrofit service (see p19), we've strengthened community ties and inspired more groups to get involved - as volunteers and as customers, leading them to take further action on climate change.

Our Solar PV Support service (previously Solar Made Easy) expanded in 2024/25; focusing on two new communities (Alston and Cartmel Peninsula) - and launching an online property questionnaire. This made it easier for households to request quotes, rather than waiting for a community in-person event or webinar.

Futureproof Cumbria

TOP STATS



43 installations initiated



221,356 kWh pa of renewable electricity generated



1242 tCO₂e estimated lifetime savings



Home Retrofit Service

Our Home Retrofit Service also continued to grow, working in partnership with technical home retrofit experts - Manchester-based cooperative society, People Powered Retrofit.

Together we've strengthened our capacity, systems, training, and resources to help to meet local needs.

We continued to deliver Home Retrofit Scenarios audits, for householders tackling major home energy improvement projects. These assess a building's existing energy performance and model the impacts of measures, such as improving the building's thermal envelope with insulation, airtightness and low-carbon heating.

We are also developing our service to support households through the next steps in the retrofit process. Our Bespoke Retrofit Plans confirm chosen improvements, followed by a design review to support the client's architect, or where suitable, Standard Specifications (created by People Powered Retrofit). At the same time, we identify necessary surveys and provide procurement and contracting advice.

Futureproof Cumbria

TOP STATS



31 Home Retrofit Plans and visits completed



20 Bespoke Retrofit Plans



30 other retrofit advice services accessed



478,708 kWh pa estimated to be generated from planned installations



14 solar PV installations and 16 Air Source Heat Pumps planned

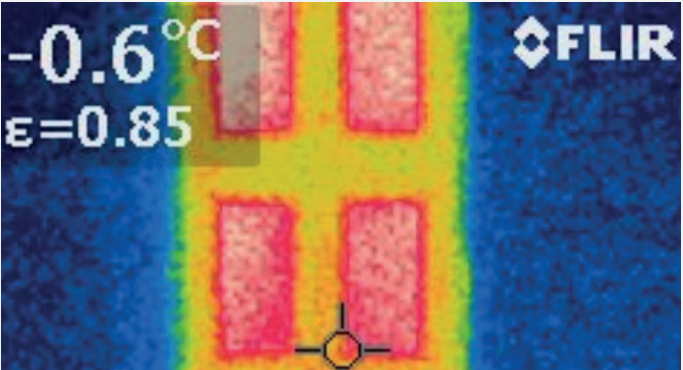


Volunteer-led thermal imaging service

We had 9 communities in 2024/25 that wanted to support the delivery of the free basic thermal imaging service (6 in 2023/24), with 36 volunteers trained.

With additional funding to support our contracted Home Energy Advisers to complete thermal imaging visits, we were able to offer the service to all households across Cumbria and launch an online booking form.

Thermal imaging is a practical and inclusive way to help homeowners and tenants understand where their homes are losing heat and what they can do - ranging from simple fixes to more complex measures needing expert support.



Thermal imaging in action

Futureproof Cumbria

TOP STATS



Around 400 home visits completed



Around 300 households completed the online booking form



120 households completed the feedback form



76% of households have taken some action to improve cold spots



Home energy pop-up advice sessions

In addition to our established events for solar and retrofit we have successfully developed a new model to broaden our reach - informal daytime home energy pop-up advice sessions, held in community venues such as libraries, community centres and church halls across Cumbria. These pop-ups increase engagement and uptake of all our Futureproof Cumbria - Homes services.

Residents received one-to-one advice from our team on energy-saving measures, home-energy improvements, renewables, available grants and support services.

Between October 2024 and March 2025, we delivered 14 pop-ups, engaged around 340 people – including many new to Futureproof Cumbria - and generated referrals to services such as; free home energy support, thermal imaging, retrofit, and solar.

Julia and Claire give advice at one of our pop-up advice sessions



Additional funding from ENW enabled us to focus a home energy campaign in Carlisle, including Brampton. We worked closely with community centres and hosted several pop-up advice sessions.

This resulted in around 100 one-to-one free home energy support visits and around 50 thermal imaging visits, with a few referrals to other services.

Futureproof Cumbria

TOP STATS



14 pop-ups across the county



We spoke to 340 people



100 one-to-one free home energy support visits



50 thermal imaging visits



Work with organisations

During 2024/25 we continued to deliver the Westmorland and Furness Green Enterprise Hub, providing 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 Futureproof Cumbria, which co-ordinated support from our 12 expert partners. Businesses received tailored advice and support on carbon auditing, environmental action planning, energy use, EVs and charge points, low-carbon food, digital emissions and sustainable business development. A £215k grant fund supported carbon saving capital projects. The estimated whole life savings of the grant projects alone was: 3447.18 CO₂e (equivalent of 5,897 round trip flights from Helsinki to Munich).

The project was successfully completed in March 2025, by which time we had supported 211

organisations through help desk calls, referrals for specialist advice and events, providing 1,682 hours of support with our partners.

We secured Innovate UK funding for a three month feasibility study, delivered in partnership with South Lakeland District Council (now Westmorland and Furness), the University of Cumbria and local business partners. The project explored collaborative approaches to overcoming the non-technical barriers to decarbonisation in rural South Lakeland and identified demand for a project to reduce emissions across the food chain. We subsequently secured more Innovate UK funding to explore 'Place to Plate' – in collaboration with Cumbria Tourism, farmers and food businesses.

TOP STATS



211 organisations supported



1,682 hours of support provided



3447.18 CO₂e estimated to have been saved (equivalent of 5,897 round trips from Helsinki to Munich)



Funders and partners

In 2024/25 Futureproof Cumbria received £1,813,430 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.

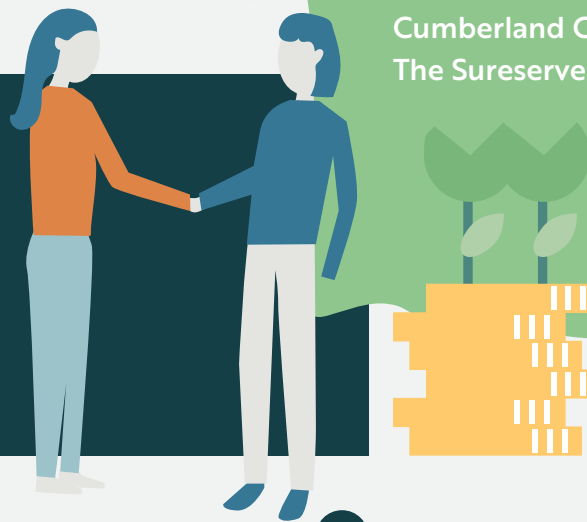
We also secured funding through third parties by developing several projects in partnership with others. All our activities are aligned to our charitable purposes, irrespective of funding source.

Additionally, we are grateful to all our individual donors, sponsors and the wide range of businesses who support us to generate income from our charitable activities and via sponsorship and partnerships.

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

The National Lottery
Cumbria Community Foundation
Energy Saving Trust
Electricity North West
The Mrs F B Laurence Charitable Trust
Garfield Weston Foundation
Durham County Council
Westmorland and Furness Council
Cumberland Council
The Sureserve Foundation

VONNE
Unity Trust Bank
Fellfoot Forward
Grantscape
Cumbria Development Education Centre
Liverpool City Region
Octopus Renewables
Infrastructure Trust
Lake District National Park
Copeland Community Fund
Innovate UK



Financial review



Financial review



Turnover was slightly down in the year ended 31 March 2025 at £1,813,430 compared to £1,869,088 in the year ended 31 March 2024.

Notable contributions continue to come from the Zero Carbon Cumbria project, Home Retrofit Service (previously Retrofit for Cumbria) and our Free Home Energy Support service (previously Cold to Cosy Homes) of £539,511, £165,483 and £119,232 respectively.

Our Local Energy Advice Demonstrator, funded by Liverpool City Region to a total of £238,800 added additional value for beneficiaries of our free home energy support service. Futureproof Cumbria also received £454,241 from Westmorland and Furness Council to support decarbonisation and as part of the Household Support Fund.

Income from charitable activities totalled £133,181 in the year to 31 March 2025, significantly down on the previous year's £176,877.

Expenditure for the year was £1,877,720 in comparison to £1,830,168 last year. Employment costs, payments to partners and contractor costs remain our most significant expenditure.

As detailed in the balance sheet, overall reserves decreased to £574,120 from £638,410 though unrestricted reserves increased to £304,504 from £171,935, of which £36,623 were designated funds. Funds committed to on-going projects stood at £269,616 at the year end.

Cash balances remained healthy, though down on last year, at £308,065 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 should be sufficient to meet all liabilities of the charity in the event that it winds up its activities.

Investment policy and objectives

The majority of Futureproof Cumbria's funds are to be spent in the short term and are held in a current or e-savings account with Unity Trust Bank. If cashflow is sufficient, additional funds may be 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 Futureproof Cumbria's charitable objects. The most significant of these investments has been realised during the year.





Plans for the future

Aims and objectives for future periods

In last year's annual report, I flagged that we would be launching a major new marketing initiative which will enable us to significantly expand our outreach and impact. That was our new brand – Futureproof Cumbria, launched on 2 April 2025. It has been welcomed by stakeholders across Cumbria and has had an electrifying effect on our

profile. We'll be building on the brand with a new communications strategy which reflects both the opportunities and challenges of digital media.

Over the last four years the incredible support of the National Lottery for the Zero Carbon Cumbria project has enabled us to work both practically and strategically – establishing momentum for action on climate change across multiple facets of Cumbrian society. That crucial source of support ends at the end of December 2025. We are determined to carry on what we have started and will work tirelessly to secure the resources needed to ensure the continuation of this unique county

wide collaboration – to ensure that plans to reduce carbon emissions are turned into action. We also aim to strengthen our role in influencing national government – to ensure Cumbria's rurality is served, and not disadvantaged, by national policies and funding.

Alongside our strategic work, we will continue to inspire and support individuals and communities to change their lives, particularly through our free or charged for home energy advice services. We love and value working with volunteers and will continue to do so – ensuring that we can continue to coordinate and support the ever growing

Cumbria sustainability network. In particular we aim to nurture the Westogether initiative in west Cumbria - working with partners to secure new sources of funding for strengthening engagement with disadvantaged communities in the area.

We also aim to secure funding for the continuation of our Climate and Carbon Literacy training programme so that a wide diversity of audiences can benefit, including young people, schools, small businesses and individuals, with bespoke and sector-specific courses.

Our Place to Plate project will complete by the end of 2025 having lain the foundation for the procurement and consumption of Cumbria grown vegetables in schools across the county. The knowledge and networks we have gained from leading this project will stand us in good stead for follow on low carbon food projects.

Funding is, of course, critical to our success. We have a strong track record of winning bids for projects and have also been steadily growing our ability to attract unrestricted funding – from donors and through our Business Supporter Network. We will keep this momentum going as well as looking to add new sources of funding to our income streams.



We often need to prove our 'impact' to funders. To do so we monitor all sorts of indicators - from the number of attendees at events, to solar panels installed with our help, to reductions on household bills as a result of our energy saving advice. It is sometimes difficult to feel confident that we are turning the tide on carbon emissions.

But what we cannot measure are the 'sparks' we create – of interest, knowledge, self agency – in individuals, communities and organisations. What we are doing now to create a movement of change may take time to become visible. But we will keep firing off those sparks!

A handwritten signature in black ink, which appears to read 'Karen Mitchell'.

Karen Mitchell

Chief Executive Officer
Futureproof Cumbria



**LEFT: Our trustees and CEO,
October 24**

Structure, governance and management

Nature of governing document

Futureproof Cumbria 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 and formally changed its name from Cumbria Action for Sustainability to Futureproof Cumbria on 18 February 2025.

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.

Futureproof Cumbria operates with a Board of Trustees who are also directors for the purposes of company law. In addition to this, the board has set up a Finance Committee with delegated authority to ensure the appropriate degree of scrutiny and management of finances for the charity.

Both the full board and the Finance Committee meets at least quarterly.

Trustees are supported by a group of associate trustees who work alongside them but are not 'full' trustees for the purpose of company or charity law.

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 and Finance Committee meetings, 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.

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. A number of new trustees were recruited during the year.

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

Futureproof Cumbria pays all staff and contractors in line with the Real Living Wage and is accredited by the Real Living Wage Foundation.

Futureproof Cumbria's 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 Futureproof Cumbria.

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

Fundraising

Although the majority of Futureproof Cumbria's income comes from grant sources, we also receive funds from public and business donations. We promote the giving of donations to Futureproof Cumbria 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.

Major risks and management of those risks

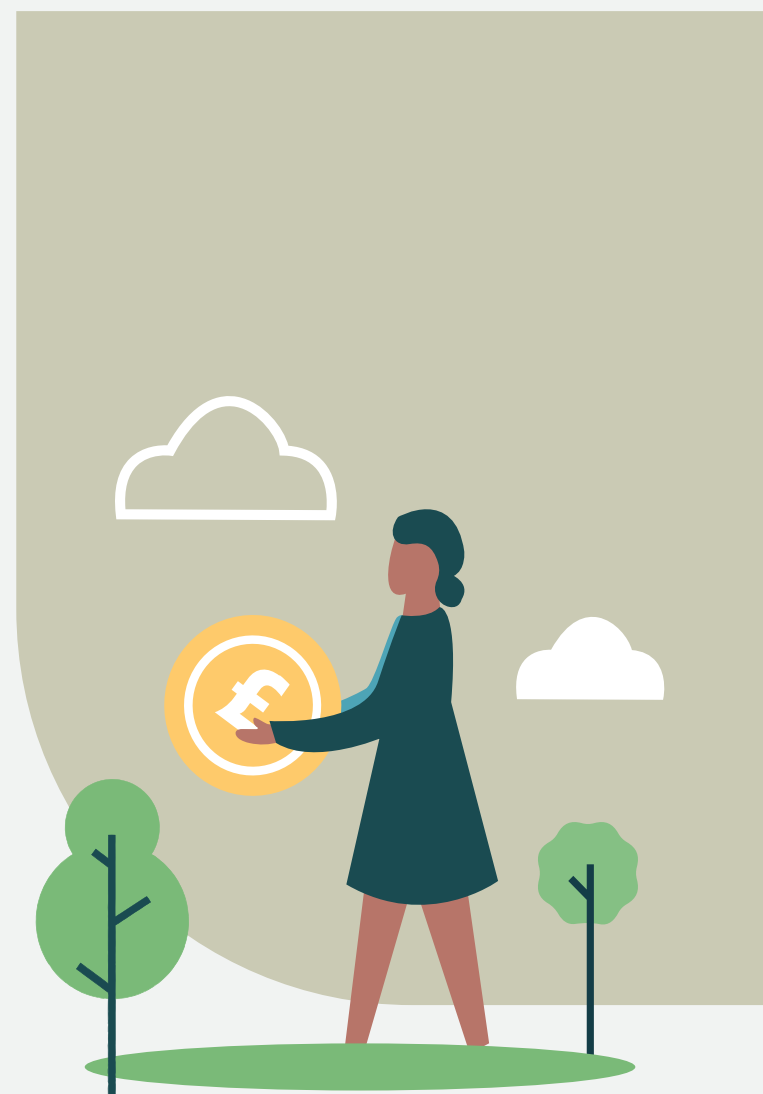
Risk management

The board of trustees has assessed the major risks to which Futureproof Cumbria 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.

Relationships with related parties

These are detailed in note 21 to the accounts.



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 Futureproof Cumbria) 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:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- 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.

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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of trustees' responsibilities (continued)

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.

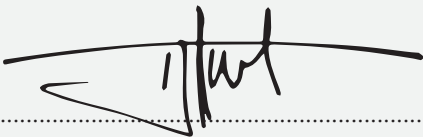
Disclosure of information to auditor

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.

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.

The annual report was approved by the trustees of the charity on 09 July 2025 and signed on its behalf by:

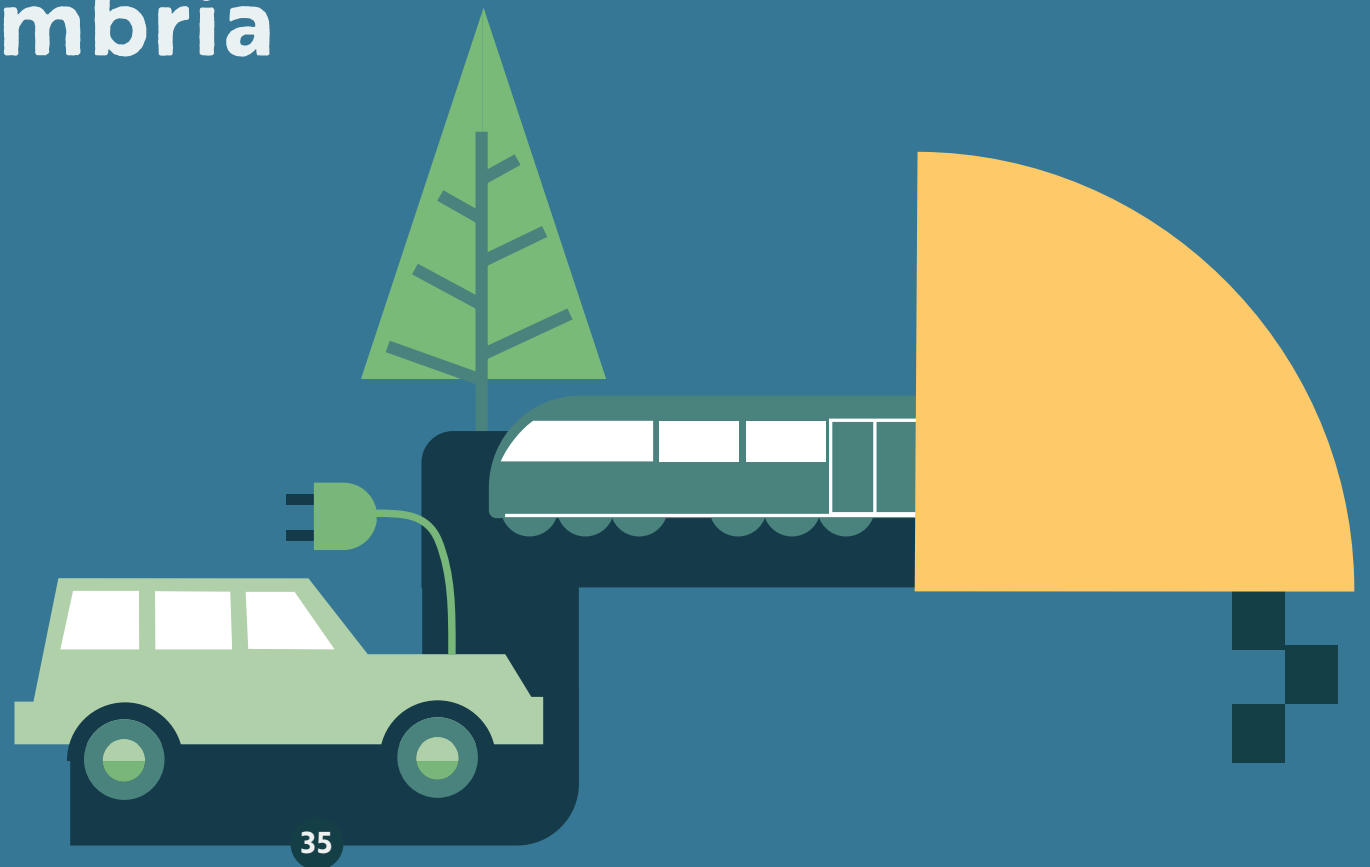


Ms Tracey Hart
Chair of Trustees





Independent auditor's report to the members of Futureproof Cumbria



■ Opinion

We have audited the financial statements of Futureproof Cumbria (the charitable company) for the year ended 31 March 2025, 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 2025 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 included in the annual report, including the trustees' 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:

- 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; or
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees remuneration specified by law are not made; or

- we have not received all the information and explanations we require for our audit.
- 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.



Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement (set out on page 33), 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. 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.



■ Use of our report

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.

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.

A week

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: 09 July 2025

Statement of financial activities for the year ended 31 March 2025 (including income and expenditure account and statement of total of recognised gains and losses)

	Note	Unrestricted funds (£)	Restricted funds (£)	Total 2025 (£)	Total 2024 (£)
Income from:					
Donations, legacies and grants receivable	3	69,902	1,602,673	1,672,575	1,689,431
Charitable activities	4	101,429	31,752	133,181	176,877
Investment income	5	7,674	-	7,674	2,780
Total income		179,005	1,634,425	1,813,430	1,869,088
Expenditure on:					
Charitable activities	6	(152,227)	(1,725,493)	(1,877,720)	(1,830,168)
Total expenditure		(152,227)	(1,725,493)	(1,877,720)	(1,830,168)
Net income		26,778	(91,068)	(64,290)	38,920
Transfers between funds		105,791	(105,791)	-	-
Net movement in funds		132,569	(196,859)	(64,290)	38,920
Reconciliation of funds					
Total funds brought forward		171,935	466,475	638,410	599,490
Total funds carried forward	18	304,504	269,616	574,120	638,410

Statement of financial activities for the year ended 31 March 2025 (continued) (including income and expenditure account and statement of total of recognised gains and losses)

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

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2025 and 2024 is shown in note 18.

Balance sheet as at 31 March 2025

	Note		2025 (£)	2024 (£)
Fixed assets				
Tangible assets	13		14,158	15,114
Investments	14		250	27,250
			<u>14,408</u>	<u>42,364</u>
Current assets				
Debtors	15	409,967		311,091
Cash at bank and in hand		308,065		583,278
		<u>718,032</u>		<u>894,369</u>
Creditors: Amounts falling due within one year	16	(158,320)		(298,323)
Net current assets			559,712	596,046
Net assets			<u>574,120</u>	<u>638,410</u>
Funds of the charity:				
Restricted income funds				
Restricted funds	18	269,616		466,475
Unrestricted income funds				
Unrestricted funds		<u>304,504</u>		<u>171,935</u>
Total funds	18		<u>574,120</u>	<u>638,410</u>

The financial statements on pages 42 to 69 were approved by the trustees, and authorised for issue on 09 July 2025 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 2025

	Note	2025 (£)	2024 (£)
Cash flows from operating activities			
Net cash (expenditure)/income		(64,290)	38,920
Adjustments to cash flows from non-cash items			
Depreciation	13	5,621	5,038
Interest and dividends received	5	(7,674)	(2,780)
		(66,343)	41,178
Working capital adjustments			
Increase in debtors	15	(98,876)	(146,961)
(Decrease) / increase in creditors	16	(140,003)	223,415
Net cash flows from operating activities		(305,222)	117,632
Cash flows from investing activities			
Interest receivable and similar income	5	7,889	1,495
Purchase of tangible fixed assets	13	(4,665)	(20,152)
Sale of investments		27,000	-
Income from dividends	5	(215)	1,285
Net cash flows from investing activities		30,009	(17,372)
Net (decrease) / increase in cash and cash equivalents		(275,213)	100,260
Cash and cash equivalents at 1 April		583,278	483,018
Cash and cash equivalents at 31 March		308,065	583,278

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

Authorised for issue 09 July 2025

■ 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

Futureproof Cumbria 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.

Charitable activities

Income from charitable activities 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.

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.

Tangible fixed assets

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



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	Depreciation method / rate
Fixtures and fittings	25% straight line

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. 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.

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.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

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.

NOTE 3 Income from donations, legacies and grants receivable

	Unrestricted funds Designated (£)	Unrestricted funds General (£)	Restricted Funds (£)	Total 2025 (£)	Total 2024 (£)
Donations and legacies					
Donations	246	36,254	-	36,500	17,859
Grants					
The National Lottery	-	-	509,306	509,306	662,497
Cumbria Community Foundation	-	-	5,634	5,634	5,000
Innovate UK	-	-	21,255	21,255	54,835
Energy Saving Trust	-	-	294,579	294,579	294,126
Electricity North West	-	-	15,000	15,000	1,677
The Mrs F B Laurence Charitable Trust	-	2,000	-	2,000	-
Garfield Weston Foundation	-	20,000	-	20,000	-
Durham County Council	-	-	-	-	5,440
Westmorland and Furness Council	-	-	454,241	454,241	452,126
Cumberland Council	-	-	53,694	53,694	14,931
The Sureserve Foundation	-	-	4,852	4,852	4,692
VONNE	-	-	3,000	3,000	7,531
Unity Trust Bank	-	5,000	-	5,000	-
Fellfoot Forward	-	-	-	-	5,389
Grantscape	-	-	-	-	833
Cumbria Development Education Centre	-	-	2,062	2,062	375
Liverpool City Region	-	-	238,800	238,800	148,143
Octopus Renewables Infrastructure Trust	-	-	-	-	9,000
Lake District National Park	-	-	250	250	-
Copeland Community Fund	-	-	-	-	4,977
Access to Work Service Centre	5,783	619	-	6,402	-
	6,029	63,873	1,602,673	1,672,575	1,689,431

■ NOTE 4 Income from charitable activities

	Unrestricted funds - General (£)	Restricted funds (£)	Total funds (£)	Total 2024 (£)
Charitable activities	101,429	31,752	133,181	176,877
	101,429	31,752	133,181	176,877

■ NOTE 5 Investment income

	Unrestricted funds - General (£)	Total 2025 (£)	Total 2024 (£)
Income from dividends;			
Dividends receivable from other unlisted investments	(215)	(215)	1,285
Interest receivable and similar income;			
Interest receivable on bank deposits	7,889	7,889	1,495
	7,674	7,674	2,780

NOTE 6 Expenditure on charitable activities

	Note	Unrestricted funds - General (£)	Restricted funds (£)	Total 2025 (£)	Total 2024 (£)
Charitable activities		107,726	1,683,187	1,790,913	1,746,693
Allocated support costs	7	28,577	42,156	70,733	71,335
Governance costs	7	15,924	150	16,074	12,140
		<u>152,227</u>	<u>1,725,493</u>	<u>1,877,720</u>	<u>1,830,168</u>

	Activity undertaken directly (£)	Grant funding of activity (£)	Activity support costs (£)	Total expenditure (£)
Total for 2025	<u>1,694,035</u>	<u>96,877</u>	<u>86,808</u>	<u>1,877,720</u>
Total for 2024	<u>1,666,829</u>	<u>79,863</u>	<u>83,476</u>	<u>1,830,168</u>

NOTE 7 Analysis of governance and support costs

Support costs allocated to charitable activities

	Governance costs (£)	Information technology (£)	Staff costs (£)	Administration costs (£)	Premises costs (£)	Total 2025 (£)	Total 2024 (£)
Activities	16,074	35,138	11,927	13,121	10,548	86,808	83,476

Governance costs

	Unrestricted funds - General (£)	Restricted funds (£)	Total 2025 (£)	Total 2024 (£)
Audit fees				
Audit of the financial statements	12,497	-	12,497	9,750
Other accountancy fees	2,890	-	2,890	2,250
Other governance costs	537	150	687	140
	15,924	150	16,074	12,140

■ 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

	Total 2025 (£)	Total 2024 (£)
Name of institutions		
Great Big Green Week Events	6,719	8,017
Youth Projects	3,000	3,000
Community Climate Grants	87,158	68,846
	<u>96,877</u>	<u>79,863</u>



■ NOTE 9 Net incoming / outgoing resources

Net (outgoing)/incoming resources for the year include:

	2025 (£)	2024 (£)
Audit fees	12,497	9,750
Other non-audit services	2,890	2,250
Depreciation of fixed assets	<u>5,621</u>	<u>5,038</u>

■ NOTE 10 Trustees remuneration and expenses

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

Two trustees received a total of £164 (2024:£nil) for reimbursement of expenses for travel and subsistence during the year.

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

■ NOTE 11 Staff costs

The aggregate payroll costs were as follows:

	Total 2025 (£)	Total 2024 (£)
Staff costs during the year were:		
Wages and salaries	841,131	794,281
Social security costs	63,064	58,783
Pension costs	48,812	47,936
	<u>953,007</u>	<u>901,000</u>

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

	2025 No.	2024 No.
Staff	<u>35</u>	<u>38</u>

35 (2024 - 38) of the above employees participated in the Defined Contribution Pension Scheme.
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 £83,272 (2024 - £77,681).

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 2024	31,328	31,328
Additions	4,665	4,665
Disposals	(11,176)	(11,176)
At 31 March 2025	24,817	24,817
Depreciation		
At 1 April 2024	16,214	16,214
Charge for the year	5,621	5,621
Eliminated on disposals	(11,176)	(11,176)
At 31 March 2025	10,659	10,659
Net book value		
At 31 March 2025	14,158	14,158
At 31 March 2024	15,114	15,114

NOTE 14 Fixed asset investments

	2025 (£)	2024 (£)
Other investments	250	27,250
Other investments		
	Unlisted investments (£)	Total (£)
Cost or Valuation		
At 1 April 2024	27,250	27,250
Disposals	(27,000)	(27,000)
At 31 March 2025	250	250
Net book value		
At 31 March 2025	250	250
At 31 March 2024	27,250	27,250

The above relates to 27,000 £1 shares held in Community Energy Cumbria and 250 £1 shares in Burneside Community Energy. The shareholding in Community Energy Cumbria was disposed of during the year at cost.

NOTE 15 Debtors

	2025 (£)	2024 (£)
Trade debtors	387,431	7,039
Prepayments and accrued income	22,536	304,050
Other debtors	-	2
	<u>409,967</u>	<u>311,091</u>

NOTE 16 Creditors: amounts falling due within one year

	2025 (£)	2024 (£)
Trade creditors	22,880	253,725
Other taxation and social security	13,374	15,072
VAT	12,486	9,950
Other creditors	7,370	9,437
Accruals	102,210	10,139
	<u>158,320</u>	<u>298,323</u>
	2025 (£)	2024 (£)
Deferred income		
Deferred income at 1 April 2024	(139)	-
Resources deferred in the period	(55,973)	(139)
Amounts released from previous periods	139	-
Deferred income at year end	<u>(55,973)</u>	<u>(139)</u>

At the balance sheet date, the charity held income from grants and contracts received in advance relating to the next financial year which amounted to £55,973 (2024: £139).

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 £48,812 (2024: £47,936). Contributions totalling £6,431 (2024: £6,718) were payable to the scheme at the end of the year and are included in creditors.

NOTE 18 Funds

	Balance at April 1 2024 (£)	Income (£)	Expenditure (£)	Transfers (£)	Balance at March 31 2025 (£)
Unrestricted					
<i>General</i>					
General fund	114,166	151,627	(88,203)	90,291	267,881
<i>Designated</i>					
Zero Carbon Cumbria - earned income (P65)	57,769	27,378	(64,024)	-	21,123
Core development (P01b)	-	-	-	9,500	9,500
Miscellaneous energy audit (P66a)	-	-	-	6,000	6,000
	57,769	27,378	(64,024)	15,500	36,623
Total Unrestricted	171,935	179,005	(152,227)	105,791	304,504
Restricted					
Electricity North West (P13b)	3,553	-	-	-	3,553
South Lakeland District Council (P23)	27,892	-	(16,317)	-	11,575
Fixed Asset Restricted Fund	15,114	-	(955)	-	14,159
Community Foundation Tyne & Wear & Climate Nature Partnership Grant (P01b)	5,750	-	(5,750)	-	-
Walney Extension Community Fund (P63)	10,355	-	(10,355)	-	-
Electricity North West (P91)	28,676	345	(22,138)	-	6,883
Durham County Council (P61)	1,009	-	-	(1,009)	-
Cumbria County Council (P63a)	2,263	(2,263)	-	-	-
Zero Carbon Cumbria Partnership (P65)	243,838	539,511	(609,446)	-	173,903
Energy Savings Trust (P67)	-	-	(169)	169	-
Neighbourly Foundation (P71)	8,162	-	(3,313)	-	4,849
Voluntary Organisations' Network North East (P76)	383	3,000	(684)	-	2,699

NOTE 18 Funds (continued)

	Balance at April 1 2024 (£)	Income (£)	Expenditure (£)	Transfers (£)	Balance at March 31 2025 (£)
Cumbria County Council (P81)	8,811	-	(9,096)	285	-
Energy Saving Trust (P82)	3,420	165,483	(169,352)	-	(449)
Energy Saving Trust – Energy Industry Voluntary Redress Scheme (P84)	261	119,232	(120,800)	1,307	-
Liverpool City Region (P85)	(165)	238,800	(237,539)	163	1,259
Octopus Renewables Infrastructure Trust (P86)	1,826	-	(770)	-	1,056
UK Shared Prosperity Fund via Westmorland and Furness Council (P87)	43,217	275,454	(309,373)	988	10,286
Northern Gas Networks (P88)	62,030	-	(5,036)	(56,994)	-
Westmorland and Furness Council (P89)	80	83,507	(56,044)	(27,543)	-
Project Collette (P92)	-	19,590	(19,590)	-	-
Rural Net Zero (P93)	-	22,579	(22,579)	-	-
Sureserve (P94)	-	4,852	(484)	-	4,368
CCF Winter Warmth Fund (P95)	-	5,634	-	-	5,634
HSF Westmorland and Furness (P96)	-	75,349	(48,167)	(23,157)	4,025
HSF Cumberland (P97)	-	43,444	(39,062)	-	4,382
ENW Carlisle Home Energy (P98)	-	15,000	(5,466)	-	9,534
NEA Warm Homes Healthy Futures (P99)	-	3,143	(3,143)	-	-
Community Retrofit and Renewables 2 (P100)	-	9,865	(9,865)	-	-
Eden Locality Board Thermal Imaging (P104)	-	11,900	-	-	11,900
Total restricted	466,475	1,634,425	(1,725,493)	(105,791)	269,616
Total funds	638,410	1,813,430	(1,877,720)	-	574,120

NOTE 18 Funds (continued)

	Balance at April 1 2023 (£)	Income (£)	Expenditure (£)	Transfers (£)	Balance at March 31 2024 (£)
Unrestricted funds					
<i>General</i>					
General fund	201,042	64,078	(107,738)	(43,216)	114,166
<i>Designated</i>					
Zero Carbon Cumbria - earned income (P65f)	-	42,666	(28,113)	43,216	57,769
Total unrestricted funds	201,042	106,744	(135,851)	-	171,935
Restricted					
Electricity North West (P13b)	3,631	-	(78)	-	3,553
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)	-	-
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
Cumbria Chamber of Commerce (P13c)	-	8,000	(8,000)	-	-
Emergence Foundation (P54a)	575	33,600	(34,175)	-	-
Walney Extension Community Fund (P63)	10,744	833	(1,222)	-	10,355
Electricity North West (P91)	29,144	-	(468)	-	28,676
Durham County Council (P61)	-	12,505	(11,496)	-	1,009
Cumbria County Council (P63a)	2,263	-	-	-	2,263
Zero Carbon Cumbria Partnership (P65)	212,969	710,778	(679,910)	-	243,837
Misc Energy (P66)	27,909	-	(27,909)	-	-
Energy Saving Trust (P67)	2,522	43,715	(46,237)	-	-

NOTE 18 Funds (continued)

	Balance at April 1 2023 (£)	Income (£)	Expenditure (£)	Transfers (£)	Balance at March 31 2024 (£)
Energy Saving Trust (P68)	11,196	-	(11,196)	-	-
Electricity North West (P74)	150	-	(150)	-	-
Neighbourly Foundation (P71)	8,782	-	(621)	-	8,161
Electricity North West (P73)	24,305	-	(24,305)	-	-
Voluntary Organisations' Network North East (P76)	671	3,657	(3,945)	-	383
Cumbria County Council (P81)	32,318	-	(23,506)	-	8,812
Energy Saving Trust (P82)	-	100,575	(88,993)	(8,162)	3,420
Innovate UK (P83)	-	49,159	(49,159)	-	-
Energy Saving 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 funds	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)

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.

Community Energy - South Lakeland District Council (P23)

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

Future Fair Fellfoot Forward - Durham County Council (P61)

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

Greener Schools - Walney Extension Community Fund (P63)

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

Copeland Recycling - Cumbria County Council (P63a)

Grants for recycling infrastructure in schools.

Zero Carbon Cumbria Partnership (P65)

National Lottery; support the Zero Carbon Cumbria partnership and move Cumbria towards achieving zero carbon.

Energy Saving Trust (P67)

This is the third round of our free home energy support (Cold to Cosy Homes) project, delivering energy saving advice to homes and businesses across Cumbria.

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.

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, Futureproof Cumbria received National Lottery funding to help deliver the Going Green Together initiative.

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.

Cold to Cosy - Energy Saving 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 also offers thermal imaging.

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.

Electric Vehicles - Electricity North West (P91)

To increase the understanding of EV's (Electric Vehicles), including charge points/charging options amongst households, to gather evidence on the issues and barriers facing households to transition to EV's and to increase confidence and transition to EV's by households.

Project Collette - Green Finance Community Hub (P92)

Stakeholder consultation around a proposal for a part community owned offshore wind farm.

Rural Net Zero W&F - Westmorland & Furness - (P93)

To explore how we can make local food low carbon, healthy and affordable.

The Sureserve Foundation (P94)

Funding for us to purchase additional easy measures for our Home Energy Support Service.

Winter Warmth Fund - Cumbria Community Foundation (P95)

Funding to allow us to provide a professional draught proofing service to over 60's as part of our Home Energy Support Service.

Household Support Fund - Westmorland and Furness (P96)

Funding to extend our Home Energy Support Service to provide additional support for those in fuel poverty through Westmorland and Furness council's Household Support fund.

Household Support Fund - Cumberland Council (P97)

Funding to extend our Home Energy Support Service to provide additional support for those in fuel poverty through Cumberland Council's Household Support fund.

Carlisle Home Energy - Electricity North West (P98)

Funding to deliver a focused campaign in Carlisle and surrounding areas to motivate households to reduce their home energy consumption.

Warm Homes Healthy Futures - National Energy Action (P99)

Delivery of The Warm Homes, Healthy Futures program that is being led by National Energy Action (NEA) through the VCMA fund.

Community Retrofit and Renewables - Energy Saving Trust (P100)

Funding to support the Zero Carbon Cumbria partnership and move Cumbria towards achieving zero carbon.

Eden Locality Board Thermal Imaging (P104)

Funding to extend the reach of our free basic thermal imaging service to households in the Eden locality, to increase knowledge of where their homes are losing heat and how to do something about it.





■ **NOTE 18 Funds (continued)**

Details of significant transfers between funds

Northern Gas Networks (P88)

The surplus upon completion of the contract was transferred to Unrestricted funds.

Westmorland and Furness (P89)

Upon completion of the project the funder agreed for the surplus balance to be used against other costs incurred that related to this project.

Westmorland and Furness (P96)

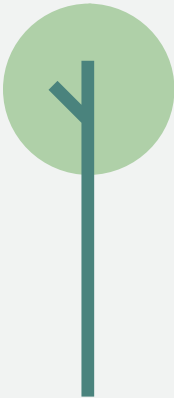
Upon completion of the project the funder agreed for the surplus balance to be used against other costs incurred that related to this project.

Core Development (P01b)

The trustees designated £9,500 of the unrestricted reserve to the designated fund for future expenditure against this project.

Miscellaneous Energy Audit (P66a)

The trustees designated £6,000 of the unrestricted reserve to the designated fund for future expenditure against this project.



NOTE 19 Analysis of net assets between funds

	Unrestricted funds		Restricted	Total funds
	General	designated		March 31 2025
	(£)	(£)	(£)	(£)
Fixed asset investments	250	-	14,158	14,408
Current assets	344,534	36,623	336,875	718,032
Current liabilities	(76,903)	-	(81,417)	(158,320)
Total net assets	267,881	36,623	269,616	574,120

	Unrestricted funds		Restricted funds	Total funds
	General	designated		March 31 2024
	(£)	(£)	(£)	(£)
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

■ NOTE 20 Analysis of net funds

	At 1 April 2024 (£)	Financing cash flows (£)	At 31 March 2025 (£)
Cash at bank and in hand	583,278	(275,213)	308,065
Net funds	583,278	(275,213)	308,065

	At 1 April 2023 (£)	Financing cash flows (£)	At 31 March 2024 (£)
Cash at bank and in hand	483,018	100,260	583,278
Net funds	483,018	100,260	583,278

■ 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 £7,913 (2024: £25,538) was paid to the company for consultancy services. Training services were also carried out by the charity and sales of £nil (2024: £895) 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 £nil (2024: £16,935).

Community Energy Cumbria Limited

The charity held shares in the Community Benefit Society which it disposed of in December 2024. During the year services of £2,880 (2024: £2,750) 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 £nil (2024: £300) were paid to the charity.

Karen Mitchell CEO of the charity

During the year £481 was charged at a discounted rate of 39% for the home retrofit service.

Mandy Barnett Trustee of the charity

During the year £630 was charged at a discounted rate of 36% for the home retrofit service.

