

CARLISLE AND EDEN DISTRICTS CITIZENS
ADVICE BUREAU

UNAUDITED
FINANCIAL STATEMENTS

31 MARCH 2017

(A company limited by guarantee)



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ArmstrongWatson[®]
Accountants & Financial Advisers

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

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CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2017**

Trustees	Judith Holmshaw Bob Peckford Barry Earp (resigned 3 August 2016) Eric Lazenby (resigned 30 November 2016) Marguerite Robinson Caroline Smith Pamela Bolton (resigned 28 September 2016) Robert Challis (resigned 25 May 2016) Archie Spence, Vice Chair Cllr David Wilson (resigned 3 July 2016) Audrie Smith Douglas Elsby (appointed 25 May 2016) Alexander Charles McAll Andrew John Setters, Chair (appointed 25 May 2016) Cllr Joanna Coleman (appointed 30 November 2016) Cllr David Shepherd (appointed 30 November 2016) Jacqueline Nicol (appointed 29 March 2017) Katherine Blue (appointed 29 March 2017) Mike Taylor (appointed 29 March 2017) Clive Alcock (appointed 29 March 2017)
Company registered number	05384148
Charity registered number	1111024
Registered office	5-6 Old Post Office Court Carlisle Cumbria CA3 8LE
Company secretary	Andrew Auld
Accountants	Armstrong Watson Audit Limited Chartered Accountants Fairview House Victoria Place Carlisle Cumbria CA1 1HP
Bankers	Clydesdale Bank Plc 82 English Street Carlisle Cumbria CA3 8HP Cumberland Building Society Cumberland House Castle Street Carlisle CA3 8RX

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2017**

The Trustees present their annual report together with the financial statements for the year 1 April 2016 to 31 March 2017.

The company also trades under the name Citizens Advice Carlisle and Eden (CACE).

Objectives and Activities

POLICIES AND OBJECTIVES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Carlisle & Eden Districts, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, Objectives, Strategies and Activities for the Year

CACE provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims :

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

In addition to the continuing provision of high quality advisory services to the local community the primary objectives for the year were to maintain the service provision and to continue the specialist debt advisory service staffed by appropriately qualified personnel.

To obtain the necessary funding to provide these services applications were made to various local and national providers of community finance. Advertisements and/or articles were placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

In 2014 the new organisation, Carlisle and Eden Districts CAB successfully passed independent audits and the quality of advice was rated as being in the top 20% of CABs in England and Wales.

Public Benefit

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the Bureau during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of CACE remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through the Carlisle city centre office, the Penrith office as well as outreach sessions at the Civic Centre & the Cumberland Infirmary in Carlisle. In addition to generalist advice the following specialist advisory services were provided:

- i) Service Provision for people affected by cancer;
- ii) Specialist Debt provision;

Advisory services were provided through face-to-face consultations, telephone advice lines, outreach services and via letter.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

54 volunteers contributed approximately 18,248 (348 per week) hours of work to the bureau during the year. We estimate the value of this help at £302,631 in respect of the current year (2016/2017).

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2017

Achievements and performance

REVIEW OF ACTIVITIES

Charitable Activities

CACE saw a total of 3,800 (4108 in the previous year) unique clients with 5,902 (4,694 in previous year) enquiries dealing with 13,596 (14,820 in previous year) separate issues in 2016/2017 and assisted in the recovery of £2,032,994 (£2,927,490 in previous year) on behalf of clients.

During the year April 2016 to March 2017 the Carlisle site opened Monday to Friday (as well as alternate Saturdays after June 2016) offering a mixture of drop-in and appointment advice sessions. The Eden site opened Monday to Thursday. Telephone advice and home visits were arranged where appropriate.

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

CACE managed projects in this year—

- Macmillan/Citizens Advice - advising people affected by cancer (based at the Cumberland Infirmary) funded by Macmillan Cancer Support.
- Money Advice Service – advising people on debt issues.
- Money Advice (funded by Cumbria County Council) – advising people on debt issues.
- Connect – Big Lottery project advising people with mental health issues on matters around debt.
- Energy Best Deal Extra – advising people on fuel matters.
- Flood Advice (funded by Cumbria Community Foundation) – advising and representing people affected by Storm Desmond.
- Housing Advice and Guidance (funded by Cumbria County Council) – advising people on low level housing matters

Debt is a major problem in both districts. CACE continues to lead the way in providing quality money advice in Carlisle, being the recognised advice agency for the Mortgage Rescue Scheme, with caseworkers who are qualified as Debt Relief Order Intermediaries.

We have noticed an increase in benefit enquiries in this year.

New projects to provide advice to people affected by the floods and storms in December 2015, to provide advice and training on housing options to those at risk of homelessness and to provide debt advice to people with mental health problems (working in partnership with Carlisle & Eden MIND and others) started in this year.

In December 2016 CACE joined the national Citizens Advice telephone Adviceline service. This allows clients to speak to a Citizens Advice worker based in one of two national centres should our local office be too busy to answer the call.

The Research & Campaign Group continues to organise local campaigns and uses its connections with the local media to raise awareness of injustices, or the availability of different benefits, grants and services or generally to promote the CAB service. A weekly advice column appears in the local newspaper and gives the group a useful platform on which to raise awareness of social policy issues affecting people locally.

Fundraising activities took place in this year with Carlisle Green Room Club allowing the charity to retain the proceeds from ticket sales for one of their performances. We are very grateful for their continuing support.

Investment Activities

The charity does not currently hold material investments.

Factors Affecting the Achievement of Objectives

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this continues to take active measures to seek additional sources of funding for its services.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2017

Financial review

RESERVES POLICY

Carlisle & Eden Districts Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. CACE will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £167,000 to £333,000 should be maintained which is equal to 4 to 8 months normal operating expenditure. The organisation currently holds this much in reserve.

The lease on the Carlisle office expired in May 2017 and negotiations took place to extend this lease. The Trustees have determined it to be prudent to build up reserves to cover Premises costs in the event of a move within the next two years. £225,000 has been allocated to this up to the end of March 2017.

Principal Funding Sources

The Trustees extend their gratitude to Carlisle City Council and Eden District Council who continued to support the core operating capacity of the charity. Additionally project-specific funding was received from the Money Advice Service and Cumbria County Council in support of the debt advisory work; from the Big Lottery, from Cumbria Community Foundation in respect of flood advice, from Cumbria County Council for housing advice, from Citizens Advice nationally for energy advice and support and from Macmillan Cancer Support for the service for people affected by cancer.

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

Funds in Deficit

No funds were in deficit at the balance sheet date.

Investment Policy

As required in its Memorandum (paragraph 4.15), in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

Structure, governance and management

CONSTITUTION

On 26 June 2012, Carlisle and District Citizens Advice Bureau merged with Eden Citizens Advice Bureau to form Carlisle and Eden Districts Citizens Advice Bureau.

Governing Document

Carlisle and Eden Districts Citizens Advice Bureau is a registered charity and a company limited by guarantee. Carlisle and Eden Districts Citizens Advice Bureau is also known and referred to as Carlisle and Eden Citizens Advice Bureau. The maximum liability of each member is limited to £1. Carlisle and Eden Districts Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended in 2012.

Carlisle and District Citizens Advice Bureau was incorporated as a company limited by guarantee on 7 May 2005. The charity commenced operations on 1 April 2006 at which date the assets and liabilities of the unincorporated Carlisle and District Citizens Advice Bureau were acquired.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2017

The company is constituted under a Memorandum of Association dated 07 May 2005 and is a registered charity number 1111024.

METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the company, are elected from the local community and must either reside or work in North Cumbria. A sub-committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for board appointments. Recommendations are then made to the Trustee Board who then have the final decision. A separate process agreed by the Trustee Board is followed for the election of the Chair. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Induction of Trustees

Trustees are recruited periodically through targeted as well as non-specific advertising and newly appointed Trustees are provided with a comprehensive induction to Carlisle and District Citizens Advice Bureau through the provision of training courses and mentoring by established trustees.

ORGANISATIONAL STRUCTURE AND DECISION MAKING

Organisational Structure

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

Related Parties

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

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

Major risks

CACE has worked on a Corporate Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CACE is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

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

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2017

Plans for future periods

FUTURE DEVELOPMENTS

Carlisle & Eden Districts Citizens Advice Bureau aims to continually improve access to its service.

The organisation is still looking at moving to new premises in Carlisle which are more accessible and better equipped to deal with the increasing demands on the service.

Continued funding has been obtained to provide energy advice to customers, including assistance to switch supplier to one with lower tariffs.

In April 2017 we signed up to a new Membership Agreement with the National Citizens Advice service and in July 2017 the case recording system (PETRA) was replaced by a new system called Casebook. Both of these national changes have significant training and support resource implications.

We will also sign up to the ASKre routine questions which should result in an improvement in confidence and ability to identify and deal with issues around domestic abuse.

We will be carrying out a review of services in early 2018 to ensure the organisation is fit to meet the challenges in the advice sector in the coming years.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also directors of Carlisle and Eden Districts Citizens Advice Bureau 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).

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 the 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 then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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.

This report was approved by the Trustees, on 13/12/17 and signed on their behalf by:



Andrew J Setters
Chairman

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2017

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARLISLE AND EDEN DISTRICTS
CITIZENS ADVICE BUREAU (the 'company')**

I report to the charity Trustees on my examination of the accounts of the company for the year ended 31 March 2017.

This report is made solely to the company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's Trustees as a body, for my work or for this report.

RESPONSIBILITIES AND BASIS OF REPORT

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

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

INDEPENDENT EXAMINER'S STATEMENT

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Certified Chartered Accountants, which is one of the listed bodies.

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

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

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2017

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

Signed *Karen A Rae*

Dated: *20 December 2017*

Mrs Karen A Rae FCCA

ARMSTRONG WATSON AUDIT LIMITED

Chartered Accountants

Carlisle

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2017**

	Note	Unrestricted funds 2017 £	Restricted funds 2017 £	Total funds 2017 £	Total funds 2016 £
INCOME FROM:					
Donations, grants and legacies	2	80,877	58,759	139,636	193,113
Charitable activities	5	107,697	198,291	305,988	281,126
Other trading activities	3	272	-	272	148
Investments	4	978	-	978	1,156
TOTAL INCOME		189,824	257,050	446,874	475,543
EXPENDITURE ON:					
Charitable activities		164,803	289,274	454,077	401,812
TOTAL EXPENDITURE	6	164,803	289,274	454,077	401,812
NET INCOME / (EXPENDITURE) BEFORE TRANSFERS					
Transfers between Funds	15	25,021 924	(32,224) (924)	(7,203) -	73,731 -
NET INCOME / (EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES					
		25,945	(33,148)	(7,203)	73,731
NET MOVEMENT IN FUNDS		25,945	(33,148)	(7,203)	73,731
RECONCILIATION OF FUNDS:					
Total funds brought forward		518,195	55,213	573,408	499,677
TOTAL FUNDS CARRIED FORWARD		544,140	22,065	566,205	573,408

The notes on pages 11 to 22 form part of these financial statements.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

REGISTERED NUMBER: 05384148

**BALANCE SHEET
AS AT 31 MARCH 2017**

	Note	£	2017 £	2016 £
FIXED ASSETS				
Tangible assets	11		10,753	13,428
Investments	12		53,495	52,517
			<u>64,248</u>	<u>65,945</u>
CURRENT ASSETS				
Debtors	13	36,222	16,159	
Cash at bank and in hand		488,460	501,983	
		<u>524,682</u>	<u>518,142</u>	
CREDITORS: amounts falling due within one year	14	(22,725)	(10,679)	
NET CURRENT ASSETS			<u>501,957</u>	<u>507,463</u>
NET ASSETS			<u>566,205</u>	<u>573,408</u>
CHARITY FUNDS				
Restricted funds	15		22,065	55,213
Unrestricted funds	15		544,140	518,195
TOTAL FUNDS			<u>566,205</u>	<u>573,408</u>

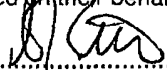
The company's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees on 13/12/17 and signed on their behalf, by:


.....
Andrew J Setters, Chairman

The notes on pages 11 to 22 form part of these financial statements.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Carlisle and Eden Districts Citizens Advice Bureau meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Reconciliation with previous Generally Accepted Accounting Practice

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

No restatements were required.

1.3 Company status

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

1.4 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

1. ACCOUNTING POLICIES (continued)

1.5 Income

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

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.6 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

1.7 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office equipment	-	20% - 33% straight line
Computer equipment	-	33% straight line

1.8 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of financial activities incorporating income and expenditure account.

1.9 Operating leases

Rentals under operating leases are charged to the Statement of financial activities incorporating income and expenditure account on a straight line basis over the lease term.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVISE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

1. ACCOUNTING POLICIES (continued)

1.10 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1.11 Debtors

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

1.12 Cash at Bank and in hand

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

1.13 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.14 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

2. INCOME FROM DONATIONS, GRANTS AND LEGACIES

	Unrestricted funds 2017 £	Restricted funds 2017 £	Total funds 2017 £	Total funds 2016 £
Donations	10,508	-	10,508	11,972
Grants	70,369	58,759	129,128	181,141
	<hr/>	<hr/>	<hr/>	<hr/>
Total donations, grants and legacies	80,877	58,759	139,636	193,113
	<hr/>	<hr/>	<hr/>	<hr/>
Total 2016	100,123	92,990	193,113	
	<hr/>	<hr/>	<hr/>	

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

3. FUNDRAISING INCOME

	Unrestricted funds 2017 £	Restricted funds 2017 £	Total funds 2017 £	Total funds 2016 £
Sundry income	272	-	272	148
<i>Total 2016</i>	148	-	148	

4. INVESTMENT INCOME

	Unrestricted funds 2017 £	Restricted funds 2017 £	Total funds 2017 £	Total funds 2016 £
Bank interest receivable	978	-	978	1,156
<i>Total 2016</i>	1,156	-	1,156	

5. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds 2017 £	Restricted funds 2017 £	Total funds 2017 £	Total funds 2016 £
Citizens Advice Carlisle & Eden Services	107,697	198,291	305,988	281,126
<i>Total 2016</i>	104,221	176,905	281,126	

CITIZENS ADVICE CARLISLE & EDEN SERVICES

	2017 £	2016 £
CE Mind - Help Through Crisis	29,574	-
CACE/Macmillan	68,033	68,032
Cumbria County Council Money Advice	88,760	87,872
Other Fund	300	-
Universal Credit	-	1,000
Money Advice Service Debt Advice Project (MASDAP)	99,460	107,748
Energy Best Deal Extra	18,937	16,350
Advice Services Transition Fund (Big Lottery)	924	124
Total	305,988	281,126

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2017

6. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	Staff costs 2017 £	Depreciation 2017 £	Other costs 2017 £	Total 2017 £	Total 2016 £
Citizens Advice Services	336,219	12,732	105,126	454,077	401,812
<i>Total 2016</i>	<u>283,707</u>	<u>12,365</u>	<u>105,740</u>	<u>401,812</u>	

7. DIRECT COSTS

	Citizens Advice Services £	Total 2017 £	Total 2016 £
Rent and rates	20,284	20,284	26,896
Light and heat	7,116	7,116	6,474
Insurance	1,826	1,826	3,467
Telephone	15,232	15,232	11,517
Staff expenses and training	24,163	24,163	18,937
Books and publications	10,624	10,624	6,942
Repairs and maintenance	1,603	1,603	2,177
Postage and stationery	8,015	8,015	6,056
Computer costs	7,010	7,010	2,742
Equipment leasing	-	-	1,185
Advertising	926	926	2,674
Sundry expenses	5,070	5,070	2,889
Bank charges	36	36	-
Subcontracting costs	-	-	11,384
Wages and salaries	297,500	297,500	257,571
National insurance	21,548	21,548	14,957
Pension cost	17,171	17,171	11,179
Depreciation	12,732	12,732	12,365
	<u>450,856</u>	<u>450,856</u>	<u>399,412</u>
<i>At 31 March 2016</i>	<u>399,412</u>	<u>399,412</u>	

8. SUPPORT COSTS

	Citizens advice services £	Total 2017 £	Total 2016 £
Accountancy and examination fees	3,221	3,221	2,400
<i>At 31 March 2016</i>	<u>2,400</u>	<u>2,400</u>	

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2017

9. NET INCOME/(EXPENDITURE)

This is stated after charging:

	2017 £	2016 £
Depreciation of tangible fixed assets: - owned by the charity	12,731	12,365
Pension costs	17,171	11,179
	<u>30,902</u>	<u>23,544</u>

During the year, no Trustees received any remuneration (2016 - £NIL).

During the year, no Trustees received any reimbursement of expenses (2016 - £NIL).

10. STAFF COSTS

Staff costs were as follows:

	2017 £	2016 £
Wages and salaries	297,500	257,571
Social security costs	21,548	14,957
Other pension costs	17,171	11,179
	<u>336,219</u>	<u>283,707</u>

The average number of persons employed by the company during the year was as follows:

	2017 No.	2016 No.
Advice and information staff	13	11
Administrative staff	3	3
Management staff	3	3
	<u>19</u>	<u>17</u>

No employee received remuneration amounting to more than £60,000 in either year.

Remuneration and benefits received by key management personnel during the year amounted to £104,620 (2016 - £75,701).

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

11. TANGIBLE FIXED ASSETS

	Office equipment £	Computer equipment £	Total £
Cost			
At 1 April 2016	49,520	49,249	98,769
Additions	-	10,056	10,056
At 31 March 2017	<u>49,520</u>	<u>59,305</u>	<u>108,825</u>
Depreciation			
At 1 April 2016	38,451	46,890	85,341
Charge for the year	8,200	4,531	12,731
At 31 March 2017	<u>46,651</u>	<u>51,421</u>	<u>98,072</u>
Net book value			
At 31 March 2017	<u>2,869</u>	<u>7,884</u>	<u>10,753</u>
At 31 March 2016	<u>11,069</u>	<u>2,359</u>	<u>13,428</u>

12. FIXED ASSET INVESTMENTS

	Other investments £
Market value	
At 1 April 2016	52,517
Additions	978
At 31 March 2017	<u>53,495</u>

13. DEBTORS

	2017 £	2016 £
Other debtors	786	292
Prepayments and accrued income	5,862	5,140
Grants receivable	29,574	10,727
	<u>36,222</u>	<u>16,159</u>

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

14. CREDITORS: Amounts falling due within one year

	2017 £	2016 £
Trade creditors	865	6,157
Other taxation and social security	7,613	-
Other creditors	10,990	-
Accruals and deferred income	3,257	4,522
	<u>22,725</u>	<u>10,679</u>

15. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 April 2016 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2017 £
Designated funds					
Property Fund	205,000	-	-	20,000	225,000
General funds					
General Fund	313,195	189,824	(164,803)	(19,076)	319,140
Total Unrestricted funds	<u>518,195</u>	<u>189,824</u>	<u>(164,803)</u>	<u>924</u>	<u>544,140</u>
Restricted funds					
Safeguarding Eden Service	9,694	-	(9,694)	-	-
Network Development Project - Merger Fund	11,044	-	(11,044)	-	-
CAB/Macmillan Service	22,318	68,033	(90,351)	-	-
Other Fund	-	300	(300)	-	-
Advice Services Transition Fund (Big Lottery)	-	924	-	(924)	-
Universal Credit	5,830	-	(5,830)	-	-
MAS -DAP	6,327	99,460	(105,787)	-	-
CCC Housing	-	26,664	(15,569)	-	11,095
Cumbria Mind - Help Through Crisis Fund	-	29,574	(27,137)	-	2,437
CCF Flood Advice	-	26,095	(17,562)	-	8,533
Carlisle City Council	-	6,000	(6,000)	-	-
	<u>55,213</u>	<u>257,050</u>	<u>(289,274)</u>	<u>(924)</u>	<u>22,065</u>
Total of funds	<u>573,408</u>	<u>446,874</u>	<u>(454,077)</u>	<u>-</u>	<u>566,205</u>

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

15. STATEMENT OF FUNDS (continued)

STATEMENT OF FUNDS - PRIOR YEAR

	<i>Balance at 1 April 2015 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 March 2016 £</i>
Designated funds						
Property Fund	130,000	-	-	-	75,000	205,000
	<u>130,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>75,000</u>	<u>205,000</u>
General funds						
General Fund	314,625	205,648	(132,078)	-	(75,000)	313,195
	<u>314,625</u>	<u>205,648</u>	<u>(132,078)</u>	<u>-</u>	<u>(75,000)</u>	<u>313,195</u>
Total Unrestricted funds	<u>444,625</u>	<u>205,648</u>	<u>(132,078)</u>	<u>-</u>	<u>-</u>	<u>518,195</u>
Restricted funds						
Safeguarding Eden Service	9,694	-	-	-	-	9,694
Network Development Project - Merger Fund	11,044	-	-	-	-	11,044
CAB/Macmillan Service	13,059	68,032	(58,773)	-	-	22,318
Advice Services Transition Fund (Big Lottery)	16,157	93,115	(109,272)	-	-	-
Universal Credit	5,098	1,000	(268)	-	-	5,830
MAS -DAP	-	107,748	(101,421)	-	-	6,327
	<u>55,052</u>	<u>269,895</u>	<u>(269,734)</u>	<u>-</u>	<u>-</u>	<u>55,213</u>
Total of funds	<u>499,677</u>	<u>475,543</u>	<u>(401,812)</u>	<u>-</u>	<u>-</u>	<u>573,408</u>

RESTRICTED FUNDS

Safeguarding Eden Service

Funding from Cumbria County Council to be used for the service in Eden.

Network Development Project - Merger Fund

Funding from Citizens Advice nationally to cover some of the additional costs attributable to the merger. This has been used to cover some staff, legal and governance costs and more has been earmarked for training and team organisational activities.

CAB/Macmillan Advice

Advising people affected by cancer (based at the Cumberland Infirmary).

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2017

15. STATEMENT OF FUNDS (continued)

Advice Services Transition Fund (Big Lottery)

ASTF - Eden Advice Link : A partnership project, led by the CAB and involving Age UK and the Cumbria Law Centre, working to improve access to advice for people in rural locations, to provide specialised welfare benefit advice in Eden, enabling the 3 advice agencies to work together for the benefit of clients, and to improve the long term sustainability of the 3 agencies.

£924 was transferred out of this fund in the year to reflect costs incurred in an earlier period but that were classified as unrestricted expenditure.

Universal Credit

Personal budgeting support is provided for new claimants and set up costs were used to enable this support to be provided.

MAS - DAP

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

CCC Housing

A new project funded by Cumbria County Council to advise people on low level housing matters.

CCF Flood

This was a new project in the year funded by Cumbria Community Foundation so that Carlisle and Eden Districts Citizen Advice Bureau could advise and represent people affected by Storm Desmond which caused a large amount of damage to the area in December 2015.

Cumbria Mind - Help Through Crisis Fund

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

Other Fund

This represents amounts given to Carlisle and Eden Districts Citizen Advice Bureau by local charities to provide goods to specific people in the community. The amounts received are small so have been pooled together in one fund.

Carlisle City Council

Included within the funding received from Carlisle City Council in the year was £6,000 which was to be ring fenced towards energy and maintenance costs incurred by the Charity.

DESIGNATED FUNDS

Property

£225,000 has been transferred out of general funds to a designated Property Fund. The trustees have decided to designate this amount in order to prudently build up reserves to cover premises costs in the event of a move which is deemed necessary for the charity's requirements.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

SUMMARY OF FUNDS - CURRENT YEAR

	Balance at 1 April 2016 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2017 £
Designated funds	205,000	-	-	20,000	225,000
General funds	313,195	189,824	(164,803)	(19,076)	319,140
	<u>518,195</u>	<u>189,824</u>	<u>(164,803)</u>	<u>924</u>	<u>544,140</u>
Restricted funds	55,213	257,050	(289,274)	(924)	22,065
	<u>573,408</u>	<u>446,874</u>	<u>(454,077)</u>	<u>-</u>	<u>566,205</u>

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 April 2015 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2016 £
Designated funds	130,000	-	-	-	205,000
General funds	314,625	205,648	(132,078)	-	313,195
	<u>444,625</u>	<u>205,648</u>	<u>(132,078)</u>	<u>-</u>	<u>518,195</u>
Restricted funds	55,052	269,895	(269,734)	-	55,213
	<u>499,677</u>	<u>475,543</u>	<u>(401,812)</u>	<u>-</u>	<u>573,408</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2017 £	Restricted funds 2017 £	Total funds 2017 £
Tangible fixed assets	10,752	-	10,752
Fixed asset investments	53,495	-	53,495
Current assets	502,619	22,065	524,684
Creditors due within one year	(22,726)	-	(22,726)
	<u>544,140</u>	<u>22,065</u>	<u>566,205</u>

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	<i>Unrestricted funds 2016 £</i>	<i>Restricted funds 2016 £</i>	<i>Total funds 2016 £</i>
Tangible fixed assets	13,428	-	13,428
Fixed asset investments	52,517	-	52,517
Current assets	460,548	57,593	518,141
Creditors due within one year	(8,298)	(2,380)	(10,678)
	<u>518,195</u>	<u>55,213</u>	<u>573,408</u>

17. PENSION COMMITMENTS

The charity operates a defined contribution scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. Contributions of £17,171 (2016 - £11,179) were payable by the charity to the fund during the year. At the balance sheet date there was £10,990 payable in accrued contributions (2016 - £nil).

18. OPERATING LEASE COMMITMENTS

At 31 March 2017 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2017 £	2016 £
Amounts payable:		
Within 1 year	750	9,000
Between 1 and 5 years	-	750
Total	<u>750</u>	<u>9,750</u>