

Company Registration Number 05384148
Charity number: 1111024

**CARLISLE AND EDEN DISTRICTS CITIZENS
ADVICE BUREAU**

**UNAUDITED
FINANCIAL STATEMENTS**

31 MARCH 2019

(A company limited by guarantee)



ArmstrongWatson®

Accountants, Business & 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 2019

Trustees	Judith Smale (resigned 27 February 2019) Bob Peckford Marguerite Robinson Archie Spence, Vice Chair Andrew John Setters, Chair Cllr David Shepherd Jacqueline Nicol Katharine Blue Mike Taylor Pamela Birks (resigned 22 July 2019) David Rawsthorn (appointed 27 February 2019) Lisa Margaret Brown (appointed 23 July 2019)
Company registered number	05384148
Charity registered number	1111024
Registered office	4th Floor Broadacre House Lowther Street Carlisle Cumbria CA3 8DA
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 2019

The Trustees present their annual report together with the financial statements for the year 1 April 2018 to 31 March 2019.

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

Objectives and Activities

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

Governing Document

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

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. The majority of trustees are members of the public. The only exception being that Carlisle City Council may nominate two members to serve on the Trustee Board. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Trustee Induction and Training

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

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.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2019

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.

Achievements and performance

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.

Ensuring our work delivers our aims

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

To obtain the necessary funding to provide these services applications were made to various local and national providers of community finance. 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 December 2018 the organisation successfully passed the new Citizens Advice Leadership Self Assessment independent audit.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

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

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2019

ACHIEVEMENTS AND PERFORMANCE

Advice and Information Services

The main areas of charitable activity are:

- the provision of general advice and information services
- the provision of specialist advice and casework services in the debt and welfare benefits categories of social welfare law, and
- The provision of specialist advice on energy matters.

Throughout the year we have continued to offer Advice and Information in the following ways:

- Face to face drop in at two centres, Carlisle & Penrith – during the year we have been open 5 days a week across the two sites as well as an evening session. An initial assessment takes place ensuring that clients are dealt with in the most appropriate way, urgent issues are responded to and clients are not turned away.
- Advice Line – participation is continuing as part of a national telephone service. The line is covered on a rota basis between the hours of 10.00am and 4.00pm from Monday to Friday. Outside of these times there is an automated advice service 24 hours a day.
- Full advice – General and specialist advice through our team of trained advisers and paid staff.
- Information and Self Help.
- A successful advice surgery at Gateway for Women, Carlisle provided by the service every week, for the benefit of vulnerable or disadvantaged women.
- Successful advice surgeries at JobCentres in Carlisle and Eden, Appleby Library and Kirkby Stephen Local Links provided by the service fortnightly and monthly respectively, for the benefit of people within the welfare benefit system and/or from rural areas.

In addition to general advice, the following specialist services are provided:

- Specialist debt advice funded by the Money Advice Service and Cumbria County Council.
- Specialist welfare benefits advice funded by Macmillan Cancer Support for working with people affected by cancer.
- Specialist advice and assistance on all matters up until the date of first payment of Universal Credit.
- Specialist advice and support on energy matters.

Advisory services were provided through face-to-face consultations, telephone, email, home visits, outreach services and letters.

Contribution of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. Throughout 2018/19 the service employed 19 paid workers (10 FTEs) (2017/18: 19 paid workers, 10 FTEs), and 56 volunteers (2017/18: 52 volunteers) together delivering some 8 (2017/18: 7) projects, including the core service as well as acting as Trustees and Directors of the Charity.

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice service. The volunteers contribute, on average, 380 hours per week (2017/18: 348). This may be expressed as an annualised value of £339,131 (2017/18: £310,752). However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment. During 2018/19 5 volunteers left to take up external work (2017/18: 5 volunteers)

CACE are working hard to review our approach to attracting and keeping volunteers, through our partnership with Cumbria University. It is our intention to consistently monitor our approach to training, to provide an accessible and welcoming place to volunteer.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2019

Who used and benefited from our services?

During the reporting year 4,121 unique clients (2017/18: 3,977) benefited from the services of CACE dealing with 16,109 issues (2017/18: 15,399). We support people on any issue that they may face however our most common enquiry area is welfare benefits and tax credits (including Universal Credit) which makes up a total of 43% of the issues we have supported on.

The service assisted in the recovery of £1,966,947 (2017/18: £1,810,626) for its clients, primarily through income maximisation.

Clients continue to present with multiple problems and on average clients are presenting with 2 issues each. On average there are 3 contacts with clients before their issues are resolved.

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

CACE managed projects in this year–

- Macmillan - 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 financial management and debt issues.
- Housing Advice & Guidance (funded by Cumbria County Council) – advising people on low level housing matters.
- Connect – Big Lottery project advising people with mental health issues.
- Energy Best Deal Extra – advising people on fuel matters.
- Big Energy Savings Network and Big Energy Savings Week – training front-line workers and training and supporting consumers on energy matters.
- Universal Credit Help To Claim pilot – assisting people up to first payment of Universal Credit.

Debt is a major problem in the district. CACE continues to lead the way in providing quality money advice in Carlisle, with caseworkers who are qualified as Debt Relief Order Intermediaries. With the Welfare Reform changes and the roll-out of Universal Credit we have noticed an increase in benefit enquiries in this year and expect this to continue. Universal Credit amounted to 8.5% of all issues dealt with in this period and this figure will increase.

CACE are a member of 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 the 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 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 providing the charity to retain the proceeds from ticket sales for one of their performances. We are very grateful for their continue support.

Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge, We are making sure that we invest in fundraising and continue to diversify our approach to ensure we are delivering the most cost effective service we possibly can. This isn't about simply cutting costs, it is about delivering a service that genuinely meets clients' needs to make us as cost effective as possible.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2019

The complexity of the issues that clients are facing, and the additional challenges that clients are experiencing, places additional demands on the service. The support networks that were previously in place for people are changing and we are asked to offer support that falls outside the remit of direct advice. Where people are vulnerable, it is essential that we offer support in a person centred way and whilst necessary this can be resource intensive.

Financial review

REVIEW OF FINANCIAL POSITION

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

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the ever increasing demand with significantly reduced funding resources.

Investment Policy

As required in its Memorandum, paragraph 4.17, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

Reserves Policy

Carlisle & Eden Districts Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. CACE will maintain a projection of income 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.

In addition, the Trustees in recent years built up designated funds to support a move to new premises. This move took place in March 2018 and the Trustees used some of the designated Property reserves for refurbishment costs. It was also deemed prudent to maintain reserves to cover continuing premises costs.

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 in respect of money advice and benefit work with people with mental health issues; 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.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2019

Going Concern

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

FUTURE PLANS

Developing a sustainable service that meets the needs of our clients remains a priority of the Trustee Board for 2019/20. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high quality service that our clients expect and deserve.

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

The organisation moved to new premises in Carlisle at the end of March 2018. They are more accessible and better equipped to deal with the increasing demands on the service and the move took place with minimal disruption to the service.

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

The Property Group plan to consider possible improvements to the Penrith office.

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

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2019

TRUSTEES' RESPONSIBILITIES STATEMENT

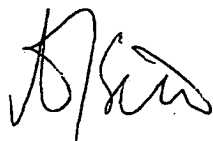
The Trustees (who are also directors of Carlisle and Eden Districts Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally 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 27/11/19 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 2019

**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 2019.

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 Chartered Certified 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:

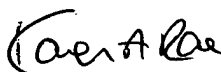
1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act;
or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts 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 2019

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



Dated: 2 December 2019

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 2019**

	Note	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
INCOME FROM:					
Donations and legacies	2	86,403	26,664	113,067	123,287
Charitable activities	5	89,581	249,671	339,252	316,569
Other trading activities	3	5,798	-	5,798	-
Investments	4	1,507	-	1,507	1,160
TOTAL INCOME		183,289	276,335	459,624	441,016
EXPENDITURE ON:					
Charitable activities		205,079	278,757	483,836	551,137
TOTAL EXPENDITURE	6	205,079	278,757	483,836	551,137
NET EXPENDITURE BEFORE OTHER RECOGNISED GAINS AND LOSSES		(21,790)	(2,422)	(24,212)	(110,121)
NET MOVEMENT IN FUNDS		(21,790)	(2,422)	(24,212)	(110,121)
RECONCILIATION OF FUNDS:					
Total funds brought forward		449,130	6,954	456,084	566,205
TOTAL FUNDS CARRIED FORWARD		427,340	4,532	431,872	456,084

The notes on pages 13 to 24 form part of these financial statements.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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REGISTERED NUMBER: 05384148

BALANCE SHEET
AS AT 31 MARCH 2019

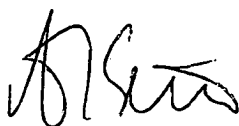
	Note	£	2019 £	£	2018 £
FIXED ASSETS					
Tangible assets	11		-		4,761
Investments	12		54,655		54,655
			<u>54,655</u>		<u>59,416</u>
CURRENT ASSETS					
Debtors	13	49,281		52,780	
Cash at bank and in hand		336,599		350,909	
		<u>385,880</u>		<u>403,689</u>	
CREDITORS: amounts falling due within one year	14	(8,663)		(7,021)	
NET CURRENT ASSETS			<u>377,217</u>		<u>396,668</u>
NET ASSETS			<u>431,872</u>		<u>456,084</u>
CHARITY FUNDS					
Restricted funds	15		4,532		6,954
Unrestricted funds	15		427,340		449,130
TOTAL FUNDS			<u>431,872</u>		<u>456,084</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.

The financial statements were approved and authorised for issue by the Trustees on 27/11/19 and signed on their behalf, by:



.....
Andrew J Setters, Chairman

The notes on pages 13 to 24 form part of these financial statements.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019

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 FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 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.

1.3 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.

1.4 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.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

1. ACCOUNTING POLICIES (continued)

1.5 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.

Charitable activities and Governance costs are costs incurred on the company's educational operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

1.6 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

1.7 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.

1.8 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.

1.9 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.

1.10 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.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

1. ACCOUNTING POLICIES (continued)

1.11 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.

1.12 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.

1.13 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 AND LEGACIES

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
Donations	363	-	363	11,778
Grants	86,040	26,664	112,704	111,509
	<hr/>	<hr/>	<hr/>	<hr/>
Total donations and legacies	86,403	26,664	113,067	123,287
	<hr/>	<hr/>	<hr/>	<hr/>
Total 2018	86,528	36,759	123,287	
	<hr/>	<hr/>	<hr/>	

3. FUNDRAISING INCOME

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
Sundry income	5,798	-	5,798	-
	<hr/>	<hr/>	<hr/>	<hr/>

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

4. INVESTMENT INCOME

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
Bank interest receivable	1,507	-	1,507	1,160
<i>Total 2018</i>	1,160	-	1,160	

5. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
Citizens Advice Carlisle & Eden Services	89,581	249,671	339,252	316,569
<i>Total 2018</i>	88,760	227,809	316,569	

CITIZENS ADVICE CARLISLE & EDEN SERVICES

	2019 £	2018 £
CE Mind - Help Through Crisis	21,794	23,313
CAB/Macmillan	68,306	68,032
Cumbria County Council Money Advice	89,581	88,760
Other grants	500	15,679
Money Advice Service Debt Advice Project (MASDAP)	101,083	92,760
Energy Best Deal Extra	30,500	28,025
Citizens Advice Help to Claim (Universal Credit)	27,488	-
Total	339,252	316,569

6. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	Staff costs 2019 £	Depreciation 2019 £	Other costs 2019 £	Total 2019 £	Total 2018 £
Citizens Advice Services	363,074	4,761	116,001	483,836	551,137
<i>Total 2018</i>	375,941	5,992	169,204	551,137	

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

7. DIRECT COSTS

	Citizens Advice Services £	Total 2019 £	Total 2018 £
Rent and rates	25,534	25,534	24,916
Light and heat	4,020	4,020	8,780
Insurance	2,034	2,034	2,056
Telephone	9,664	9,664	9,344
Staff expenses and training	28,956	28,956	23,584
Books and publications	7,780	7,780	8,297
Repairs and maintenance	8,750	8,750	71,237
Postage and stationery	6,098	6,098	9,029
Computer costs	8,778	8,778	3,970
Advertising	-	-	1,038
Sundry expenses	10,924	10,924	1,563
Bank charges	20	20	26
Wages and salaries	315,371	315,371	325,104
National insurance	23,895	23,895	25,095
Pension cost	23,808	23,808	25,742
Depreciation	4,761	4,761	5,992
	<u>480,393</u>	<u>480,393</u>	<u>545,773</u>
<i>Total 2018</i>	<u>545,773</u>	<u>545,773</u>	

8. SUPPORT COSTS

	Citizens advice services £	Total 2019 £	Total 2018 £
Accountancy and examination fees	3,443	3,443	5,364
	<u>3,443</u>	<u>3,443</u>	<u>5,364</u>
<i>Total 2018</i>	<u>5,364</u>	<u>5,364</u>	

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

9. NET INCOME/(EXPENDITURE)

This is stated after charging:

	2019	2018
	£	£
Depreciation of tangible fixed assets:		
- owned by the charity	4,761	5,992
Pension costs	23,808	25,742
	<u>23,808</u>	<u>25,742</u>

During the year, no Trustees received any remuneration (2018 - £NIL).

During the year, one trustee received reimbursement of expenses totalling £12 (2017 - £329).

10. STAFF COSTS

Staff costs were as follows:

	2019	2018
	£	£
Wages and salaries	315,371	325,104
Social security costs	23,895	25,095
Other pension costs	23,808	25,742
	<u>363,074</u>	<u>375,941</u>

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

	2019	2018
	No.	No.
Advice and information staff	11	13
Administrative staff	6	5
Management staff	2	2
	<u>19</u>	<u>20</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 £76,465 (2018 - £76,782).

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

11. TANGIBLE FIXED ASSETS

	Office equipment £	Computer equipment £	Total £
Cost			
At 1 April 2018 and 31 March 2019	49,520	59,305	108,825
Depreciation			
At 1 April 2018	48,112	55,952	104,064
Charge for the year	1,408	3,353	4,761
At 31 March 2019	49,520	59,305	108,825
Net book value			
At 31 March 2019	-	-	-
At 31 March 2018	1,408	3,353	4,761

12. FIXED ASSET INVESTMENTS

	Other investments £
Market value	
At 1 April 2018 and 31 March 2019	54,655

13. DEBTORS

	2019 £	2018 £
Other debtors	52	87
Prepayments and accrued income	13,284	26,366
Grants receivable	35,945	26,327
	49,281	52,780

14. CREDITORS: Amounts falling due within one year

	2019 £	2018 £
Trade creditors	-	1,365
Funds held as Custodian	2,341	83
Accruals and deferred income	6,322	5,573
	8,663	7,021

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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14. CREDITORS: Amounts falling due within one year (continued)

Funds held as custodian

Small amount of monies provided by Cumbria County Council to provide vulnerable clients with immediate emergency help.

Monies received from Carlisle Sick and Poor Fund which is then used to purchase items for vulnerable clients, e.g. white goods and furnishings.

15. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 April 2018 £	Income £	Expenditure £	Balance at 31 March 2019 £
Designated funds				
Property Fund	154,376	3,352	(20,968)	136,760
General funds				
General Funds - all funds	294,754	179,937	(184,111)	290,580
Total Unrestricted funds	449,130	183,289	(205,079)	427,340
Restricted funds				
CAB/Macmillan Service	-	68,306	(68,306)	-
MAS - DAP	-	101,083	(101,083)	-
CCC Housing, Advice & Guidance	1,448	26,664	(28,112)	-
Carlisle Eden Mind - Help Through Crisis Fund	2,437	21,794	(24,231)	-
CCF Flood Advice	133	-	-	133
Energy Best Deal Extra	-	30,500	(28,653)	1,847
Citizens Advice Broadband Grant	-	500	(500)	-
Hadfield Trust Grant re UC Training	2,936	-	(2,936)	-
Citizens Advance Help to Claim (Universal Credit)	-	27,488	(24,936)	2,552
	6,954	276,335	(278,757)	4,532
Total of funds	456,084	459,624	(483,836)	431,872

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019

15. STATEMENT OF FUNDS (continued)

CAB/Macmillan Advice

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

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, Advice and Guidance

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

Carlisle Eden Mind: Help Through Crisis

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

CCF Flood Advice

This was a 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

Citizens Advance Help to Claim (Universal Credit)

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

DESIGNATED FUNDS

Property

The Trustees in recent years built up designated funds to support a move to new premises. This move took place in March 2018 and the Trustees used some of the designated Property reserves for refurbishment costs. It was also deemed prudent to maintain reserves to cover continuing premises costs.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

15. STATEMENT OF FUNDS (continued)

STATEMENT OF FUNDS - PRIOR YEAR

	<i>Balance at 1 April 2017 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 March 2018 £</i>
Designated funds				
Property Fund	225,000	-	(70,624)	154,376
General funds				
General Funds - all funds	319,140	176,448	(200,834)	294,754
Total Unrestricted funds	544,140	176,448	(271,458)	449,130
Restricted funds				
CAB/Macmillan Service	-	68,032	(68,032)	-
MAS - DAP	-	92,760	(92,760)	-
CCC Housing, Advice & Guidance	11,095	26,664	(36,311)	1,448
Carlisle Eden Mind - Help Through Crisis Fund	2,437	23,313	(23,313)	2,437
CCF Flood Advice	8,533	10,095	(18,495)	133
Energy Best Deal Extra	-	28,025	(28,025)	-
CAC telephone grant	-	3,641	(3,641)	-
Citizens Advice Broadband Grant	-	1,000	(1,000)	-
Hadfield Trust Grant re UC Training	-	2,936	-	2,936
Property Donation Fund	-	5,000	(5,000)	-
Citizens Advance Help to Claim (Universal Credit)	-	1,452	(1,452)	-
Carlisle Sick Poor Fund	-	1,650	(1,650)	-
	22,065	264,568	(279,679)	6,954
Total of funds	566,205	441,016	(551,137)	456,084

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

15. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS - CURRENT YEAR

	Balance at 1 April 2018 £	Income £	Expenditure £	Balance at 31 March 2019 £
Property funds	154,376	3,352	(20,968)	136,760
General funds	294,754	179,937	(184,111)	290,580
	<u>449,130</u>	<u>183,289</u>	<u>(205,079)</u>	<u>427,340</u>
Restricted funds	6,954	276,335	(278,757)	4,532
	<u>456,084</u>	<u>459,624</u>	<u>(483,836)</u>	<u>431,872</u>

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 April 2017 £	Income £	Expenditure £	Balance at 31 March 2018 £
Property funds	225,000	-	(70,624)	154,376
General funds	319,140	176,448	(200,834)	294,754
	<u>544,140</u>	<u>176,448</u>	<u>(271,458)</u>	<u>449,130</u>
Restricted funds	22,065	264,568	(279,679)	6,954
	<u>566,205</u>	<u>441,016</u>	<u>(551,137)</u>	<u>456,084</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £
Fixed asset investments	54,655	-	54,655
Current assets	381,349	4,532	385,881
Creditors due within one year	(8,664)	-	(8,664)
	<u>427,340</u>	<u>4,532</u>	<u>431,872</u>

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	<i>Unrestricted funds 2018 £</i>	<i>Restricted funds 2018 £</i>	<i>Total funds 2018 £</i>
Tangible fixed assets	4,761	-	4,761
Fixed asset investments	54,655	-	54,655
Current assets	396,735	6,954	403,689
Creditors due within one year	(7,021)	-	(7,021)
	<u>449,130</u>	<u>6,954</u>	<u>456,084</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 £23,808 (2018 - £25,742) were payable by the charity to the fund during the year. At the balance sheet date there was £NIL payable in accrued contributions (2018 - £83).

18. OPERATING LEASE COMMITMENTS

At 31 March 2019 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2019 £	2018 £
Amounts payable:		
Within 1 year	25,605	25,605
Between 1 and 5 years	59,392	81,664
Total	<u>84,997</u>	<u>107,269</u>