

CARLISLE AND EDEN DISTRICTS CITIZENS
ADVICE BUREAU

UNAUDITED
FINANCIAL STATEMENTS

31 MARCH 2018

(A company limited by guarantee)



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

CONTENTS

	Page
Reference and administrative details of the charity, its trustees and advisers	1
Trustees' report	2 - 7
Independent examiner's report	8 - 9
Statement of financial activities	10
Balance sheet	11
Notes to the financial statements	12 - 23

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 2018**

Trustees

Judith Smale
Bob Peckford
Marguerite Robinson
Caroline Smith (resigned 5 March 2018)
Archie Spence, Vice Chair
Audrie Smith (resigned 13 December 2017)
Douglas Elsby (resigned 13 December 2017)
Alexander Charles McAll (resigned 5 March 2018)
Andrew John Setters, Chair
Cllr Joanna Coleman (resigned 13 December 2017)
Cllr David Shepherd
Jacqueline Nicol
Katharine Blue
Mike Taylor
Clive Alcock (resigned 22 December 2017)
Pamela Birks (appointed 13 March 2018)

**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 2018**

The Trustees present their annual report together with the financial statements for the year 1 April 2017 to 31 March 2018.

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 December 2017 the organisation successfully passed the new Citizens Advice Leadership Self Assessment independent audit.

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 Job Centre, Gateway for Women & the Cumberland Infirmary in Carlisle, as well as Kirkby Stephen Local Links, Appleby Library and Penrith Jobcentre. In addition to generalist advice the following specialist advisory services were provided:

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

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

Contribution of Volunteers

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

52 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 £310,752 in respect of the current year (2017/2018).

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2018

Achievements and performance

REVIEW OF ACTIVITIES

Charitable Activities

CACE saw a total of 3,977 (3,800 the previous year) unique clients with 5,712 (5,902 in previous year) enquiries dealing with 15,399 (13,596 in previous year) separate issues in 2017/2018 and assisted in the recovery of £1,810,626 (£2,032,994 in previous year) on behalf of clients.

During the year April 2017 to March 2018 the Carlisle site opened Monday to Friday (including Monday evenings) 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 - 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.

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.

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.

In July 2017 the case recording system (PETRA) was replaced by a new system called Casebook. Whilst this involved a lot of time for planning and implementation the transition was successful.

We signed up to the ASKre routine questions which has already resulted in an improvement in confidence and ability to identify and deal with issues around domestic abuse.

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.

Investment Activities

The charity does not currently hold material investments.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2018

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.

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 was extended in May 2017 and the Trustees continued the policy of building up reserves to cover premises costs in the event of a move – £225,000 had been designated for this purpose at the start of the year.

New premises in Carlisle were identified later in the year; a lease was agreed with effect from December 2017 and the move into the new premises took place in March 2018. Money has been allocated from this designated fund in order to cover the costs of the move.

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.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2018

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.

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 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.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2018

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.

Plans for future periods

FUTURE DEVELOPMENTS

Carlisle & 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.

We will look to consolidate the pilot outreach services in Carlisle and Eden where appropriate and also look to trial sessions at the LGBT HQ in Carlisle.

A review of services is planned for 2018/19 and, of equal importance, a review of the funding strategy will take place to ensure all possibilities and opportunities, following the move to the new premises, are considered.

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

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.

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

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2018

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 21/12/18 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 2018

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 2018.

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
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2018

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: 21 December 2018

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 2018**

	Note	Unrestricted funds 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
INCOME FROM:					
Donations and legacies	2	86,528	36,759	123,287	139,636
Charitable activities	5	88,760	227,809	316,569	305,988
Other trading activities	3	-	-	-	272
Investments	4	1,160	-	1,160	978
TOTAL INCOME		176,448	264,568	441,016	446,874
EXPENDITURE ON:					
Charitable activities		271,458	279,679	551,137	454,077
TOTAL EXPENDITURE	6	271,458	279,679	551,137	454,077
NET EXPENDITURE BEFORE OTHER RECOGNISED GAINS AND LOSSES		(95,010)	(15,111)	(110,121)	(7,203)
NET MOVEMENT IN FUNDS		(95,010)	(15,111)	(110,121)	(7,203)
RECONCILIATION OF FUNDS:					
Total funds brought forward		544,140	22,065	566,205	573,408
TOTAL FUNDS CARRIED FORWARD		449,130	6,954	456,084	566,205

The notes on pages 12 to 23 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 2018**

	Note	£	2018 £	£	2017 £
FIXED ASSETS					
Tangible assets	11		4,761		10,753
Investments	12		54,655		53,495
			<u>59,416</u>		<u>64,248</u>
CURRENT ASSETS					
Debtors	13	52,780		36,222	
Cash at bank and in hand		350,909		488,460	
		<u>403,689</u>		<u>524,682</u>	
CREDITORS: amounts falling due within one year	14	(7,021)		(22,725)	
NET CURRENT ASSETS			<u>396,668</u>		<u>501,957</u>
NET ASSETS			<u>456,084</u>		<u>566,205</u>
CHARITY FUNDS					
Restricted funds	15		6,954		22,065
Unrestricted funds	15		449,130		544,140
TOTAL FUNDS			<u>456,084</u>		<u>566,205</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 21 December 2018 and signed on their behalf, by:



.....
Andrew J Setters, Chairman

The notes on pages 12 to 23 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 2018

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
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2018**

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.

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.

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.

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2018**

1. ACCOUNTING POLICIES (continued)

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 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
Donations	11,778	-	11,778	10,508
Grants	74,750	36,759	111,509	129,128
	<hr/>	<hr/>	<hr/>	<hr/>
Total donations and legacies	86,528	36,759	123,287	139,636
	<hr/>	<hr/>	<hr/>	<hr/>
Total 2017	86,877	52,759	139,636	
	<hr/>	<hr/>	<hr/>	

3. FUNDRAISING INCOME

	Unrestricted funds 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
Sundry income	-	-	-	272
	<hr/>	<hr/>	<hr/>	<hr/>
Total 2017	272	-	272	
	<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 2018**

4. INVESTMENT INCOME

	Unrestricted funds 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
Bank interest receivable	1,160	-	1,160	978
<i>Total 2017</i>	978	-	978	

5. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds 2018 £	Restricted funds 2018 £	Total funds 2018 £	Total funds 2017 £
Citizens Advice Carlisle & Eden Services	88,760	227,809	316,569	305,988
<i>Total 2017</i>	107,697	198,291	305,988	

CITIZENS ADVICE CARLISLE & EDEN SERVICES

	2018 £	2017 £
CE Mind - Help Through Crisis	23,313	29,574
CACE/Macmillan	68,032	68,033
Cumbria County Council Money Advice	88,760	88,760
Other grants	15,679	300
Money Advice Service Debt Advice Project (MASDAP)	92,760	99,460
Energy Best Deal Extra	28,025	18,937
Advice Services Transition Fund (Big Lottery)	-	924
Total	316,569	305,988

6. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	Staff costs 2018 £	Depreciation 2018 £	Other costs 2018 £	Total 2018 £	Total 2017 £
Citizens Advice Services	375,941	5,992	169,204	551,137	454,077
<i>Total 2017</i>	336,219	12,732	105,126	454,077	

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2018**

7. DIRECT COSTS

	Citizens Advice Services £	Total 2018 £	Total 2017 £
Rent and rates	24,916	24,916	20,284
Light and heat	8,780	8,780	7,116
Insurance	2,056	2,056	1,826
Telephone	9,344	9,344	15,232
Staff expenses and training	23,584	23,584	24,163
Books and publications	8,297	8,297	10,624
Repairs and maintenance	71,237	71,237	1,603
Postage and stationery	9,029	9,029	8,015
Computer costs	3,970	3,970	7,010
Advertising	1,038	1,038	926
Sundry expenses	1,563	1,563	5,070
Bank charges	26	26	36
Wages and salaries	325,104	325,104	297,500
National insurance	25,095	25,095	21,548
Pension cost	25,742	25,742	17,171
Depreciation	5,992	5,992	12,732
	<u>545,773</u>	<u>545,773</u>	<u>450,856</u>
<i>Total 2017</i>	<u>450,856</u>	<u>450,856</u>	

8. SUPPORT COSTS

	Citizens advice services £	Total 2018 £	Total 2017 £
Accountancy and examination fees	5,364	5,364	3,221
<i>Total 2017</i>	<u>3,221</u>	<u>3,221</u>	

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2018**

9. NET INCOME/(EXPENDITURE)

This is stated after charging:

	2018 £	2017 £
Depreciation of tangible fixed assets:		
- owned by the charity	5,992	12,731
Pension costs	25,742	17,171
	<u>25,742</u>	<u>17,171</u>

During the year, no Trustees received any remuneration (2017 - £NIL).

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

10. STAFF COSTS

Staff costs were as follows:

	2018 £	2017 £
Wages and salaries	325,104	297,500
Social security costs	25,095	21,548
Other pension costs	25,742	17,171
	<u>375,941</u>	<u>336,219</u>

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

	2018 No.	2017 No.
Advice and information staff	12	13
Administrative staff	4	3
Management staff	4	3
	<u>20</u>	<u>19</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 £118,224 (2017 - £104,620).

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2018**

11. TANGIBLE FIXED ASSETS

	Office equipment £	Computer equipment £	Total £
Cost			
At 1 April 2017 and 31 March 2018	49,520	59,305	108,825
Depreciation			
At 1 April 2017	46,651	51,421	98,072
Charge for the year	1,461	4,531	5,992
At 31 March 2018	48,112	55,952	104,064
Net book value			
At 31 March 2018	1,408	3,353	4,761
At 31 March 2017	2,869	7,884	10,753

12. FIXED ASSET INVESTMENTS

	Other investments £
Market value	
At 1 April 2017	53,495
Additions	1,160
At 31 March 2018	54,655

13. DEBTORS

	2018 £	2017 £
Other debtors	87	786
Prepayments and accrued income	26,366	5,862
Grants receivable	26,327	29,574
	52,780	36,222

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2018**

14. CREDITORS: Amounts falling due within one year

	2018 £	2017 £
Trade creditors	1,365	865
Other taxation and social security	-	7,613
Other creditors	83	10,990
Accruals and deferred income	5,573	3,257
	<u>7,021</u>	<u>22,725</u>

15. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 April 2017 £	Income £	Expenditure £	Balance at 31 March 2018 £
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	<u>544,140</u>	<u>176,448</u>	<u>(271,458)</u>	<u>449,130</u>
Restricted funds				
CAB/Macmillan Advice	-	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)	-
Other Funds	-	1,452	(1,452)	-
Carlisle Sick Poor Fund	-	1,650	(1,650)	-
	<u>22,065</u>	<u>264,568</u>	<u>(279,679)</u>	<u>6,954</u>
Total of funds	<u>566,205</u>	<u>441,016</u>	<u>(551,137)</u>	<u>456,084</u>

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2018.**

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.

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.

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.

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.

Property Donation Fund

During the year, a donation was received from a charitable trust to go towards the legal costs in relation to the new premises.

DESIGNATED FUNDS

Property

£225,000 was transferred out of general funds to a designated Property Fund by 31 March 2017. The trustees had 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.

Further to this, money has been allocated against the fund in 2018 to cover the costs of the premises move which was undertaken in March 2018.

CARLISLE AND EDEN DISTRICTS CITIZENS ADVICE BUREAU

(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2018**

15. STATEMENT OF FUNDS (continued)

STATEMENT OF FUNDS - PRIOR YEAR

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

SUMMARY OF FUNDS - CURRENT YEAR

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

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2018**

15. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS - PRIOR YEAR

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

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2018	Restricted funds 2018	Total funds 2018
	£	£	£
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)
	<hr/>	<hr/>	<hr/>
	449,130	6,954	456,084
	<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 2018**

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	<i>Unrestricted funds 2017 £</i>	<i>Restricted funds 2017 £</i>	<i>Total funds 2017 £</i>
Tangible fixed assets	10,752	-	10,753
Fixed asset investments	53,495	-	53,495
Current assets	502,619	22,065	524,682
Creditors due within one year	(22,726)	-	(22,725)
	<u>544,140</u>	<u>22,065</u>	<u>566,205</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 £25,742 (2017 - £17,171) were payable by the charity to the fund during the year. At the balance sheet date there was £83 payable in accrued contributions (2017 - £10,990).

18. OPERATING LEASE COMMITMENTS

At 31 March 2018 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2018 £	2017 £
Amounts payable:		
Within 1 year	25,605	750
Between 1 and 5 years	81,664	-
Total	<u>107,269</u>	<u>750</u>