

Company registration number: 03466059
Charity number: 1068411

TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2025

LUTON CITIZENS ADVICE
BUREAU
(A company limited by
guarantee)

LUTON CITIZENS ADVICE BUREAU

(A company limited by guarantee)

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LUTON CITIZENS ADVICE BUREAU

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REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS

FOR THE YEAR ENDED 31 MARCH 2025

Trustees	M Neale, Chair H A Rashid, Trustee (Vice Chair until 1 July 2025) P Sutton, Trustee (Treasurer until 8 November 2024, Trustee until 15 September 2025) K Dale, Trustee D Olney, Trustee (appointed Vice Chair 23 October 2025) A Nicholls, Trustee A B Mckenzie, Trustee U Ali, Trustee (resigned 21 July 2025) F Begum, Trustee G Daswani, Trustee S Jones, Treasurer (Appointed Trustee on 25 January 2024, Treasurer from 8 November 2024) E A Alam, Trustee
Company registered number	03466059
Charity registered number	1068411
Registered office	15 New Bedford Road Luton LU1 1SA
Chief executive officer	S Simeon
Accountants	Menzies LLP Chartered Accountants Magna House 18-32 London Road Staines-Upon-Thames TW18 4BP
Bankers	National Westminster Bank 31 George Street Luton LU1 2YN United Trust Bank Limited One Ropemaker Street London EC2Y 9AW Cambridge & Counties Bank Limited Charnwood Court Leicester LE1 6TB
Independent Examiner	Janice Matthews FCA Menzies LLP Magna House 18-32 London Road Staines-Upon-Thames TW18 4BP

LUTON CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the audited financial statements for the year ended 31 March 2025. They are prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

OBJECTIVES AND AIMS

The objectives of the charity are to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives. We have been providing support and advice to people in Luton for over 30 years. Over that time, we have grown significantly to support the high and current needs in the community.

Citizens Advice Luton provides free, independent, confidential and impartial advice to the people of the Borough of Luton on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

ACHIEVEMENTS AND PERFORMANCE

REVIEW OF ACTIVITIES

Local need and context. Luton is one of the most ethnically diverse and densely populated towns in England. The population is estimated at 231,000, has grown in recent years (largely through international migration), and more than 150 languages and dialects are spoken locally. Over half of residents are from non-White ethnic groups. The town experiences high housing pressure, with a larger private rented sector, rising rents, overcrowding and increasing homelessness compared with national averages. Luton ranks 70th most deprived local authority in England, with several wards in the 10% most deprived nationally; around 39% of children live in poverty. These factors drive substantial health and social care need and mirror inner-city challenges without equivalent infrastructure.

Service demand and complexity. In 2024/25 we supported 9,259 clients with an additional 6,800 family members also benefiting from our help.. The reduction from 11,637 in 2023/24 was driven by funding constraints that required us to close our drop-in advice sessions three afternoons a week, alongside a marked rise in case complexity, particularly among face-to-face enquiries. With the closure or contraction of other local services, clients increasingly present with multiple, interlinked issues spanning debt, benefits, housing and immigration that can no longer be resolved elsewhere. We monitor access closely and adapt delivery accordingly.

What people came to us about. The most common problems were poverty, debt, homelessness/risk of eviction and mental health. Our top advice areas continued to be Debt and Welfare Benefits, with a sharp rise in Housing enquiries. Within benefits, PIP, general entitlement and council tax reduction were the most frequent issues; within debt, council tax arrears rose to 19% of all debt cases (up 6% year-on-year).

How people accessed us. In July 2024 we moved to a morning drop-in (Mon–Fri), with afternoons by appointment, email and phone, to manage volumes and the complexity of drop-in enquiries. Adviceline capacity reduced after the end of national funding for an additional FTE adviser (Aug 2024); fewer than 10% of inbound calls could be answered, so we used Connect to place 5,329 outbound calls and introduced a new voicemail to prioritise our digital offer. Email demand remained high but is labour-intensive. We are seeking funds to bolster phone and email capacity.

Partnership working. We continued to strengthen collaboration across statutory and VCSE partners to deliver joined-up support for Luton residents. Although most community outreach sessions in the town's most deprived wards ended when funding ceased in March 2024, we maintained a presence through key partnerships.

We also sustained close working relationships with several Primary Care Networks (PCNs) across Luton, continuing to accept referrals for their most vulnerable patients even after dedicated funding concluded. This partnership approach ensures residents with complex needs continue to receive holistic, accessible advice and support.

Partnership working was further enhanced through the introduction of the Advice First Aid model, which is expanding collaboration across local organisations by equipping frontline partners to identify advice needs early and connect people to the right help.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Notable Achievements

- **Secured significant National Lottery funding to strengthen the Luton Access partnership.** This five-year investment supports not only the recruitment of two Crisis Caseworkers and a Supervisor within our team, and part-funding of our Advice First Aid initiative, but also includes substantial funding for our core partner organisations: **Luton Law Centre**, to enhance their provision of housing advice, and **Luton Rights**, to expand access to welfare benefits advice through outreach. This collaborative funding strengthens our shared commitment to providing integrated, holistic advice services across the town, enabling better support for residents with complex, intersecting needs. It also reinforces the strategic value of the Luton Access model in delivering joined-up, community-based advice and support.
- **Extended our HMPPS funding:** This programme has been extended from January 2025 to March 2027. It supports one full-time adviser delivering Finance, Benefits, and Debt advice to male clients on probation, working in close partnership with the Luton and Bedford Probation offices.
- **Partnered with the National Databank** to secure free mobile phone handsets for clients without access to data or call minutes. This has been a vital resource, especially for those needing a phone to meet Universal Credit claimant requirements.
- **Received funding from Luton Borough Council** to launch our Advice First Aid training programme in the community, now being delivered by our newly appointed Training Lead.
- **Secured additional Luton Borough Council funding** to provide dedicated support for Refugees and Asylum Seekers, including referrals from LBC teams, local community organisations, and self-referrals.
- **Secured funding for the Healthier Wealthier Families project**, in partnership with Luton Borough Council's Family Hubs and NHS ELFT. The project provides tailored benefits and budgeting advice to support family financial well-being. This early-intervention approach helps improve health and financial outcomes for local families.
- **Collaborating with Luton Borough Council** on the development of the Luton Supporting You website, which brings together information and access to services provided by Luton Access partners in one accessible online space.
- **Continuously adapted and reviewed our service delivery** to respond to evolving client needs.

Our impact

We know our services provide enormous value to society – for every £1 invested in 2024/25, we generated:

- £3.55 in savings to government and public services (fiscal benefits) - total: £2,434,498
- £41.07 in wider economic and social benefit (public value) - total: £28,124,502
- £10.62 in financial value to the people we help (specific outcomes for individuals) - total: £7,274,701

Our service supported the community as follows:

- Savings to local authority £322,218
- Reducing use of health services: £603,553
- Total savings to NHS: £650,146
- Saving to Department of Work and Pensions (by keeping people in work): £729,970
- Saving to House Providers (preventing evictions): £734,201
- Total value of debt advice: £1,145,919
- Public value of improving clients' wellbeing: £22,877,327
- Value of volunteering: £199,964

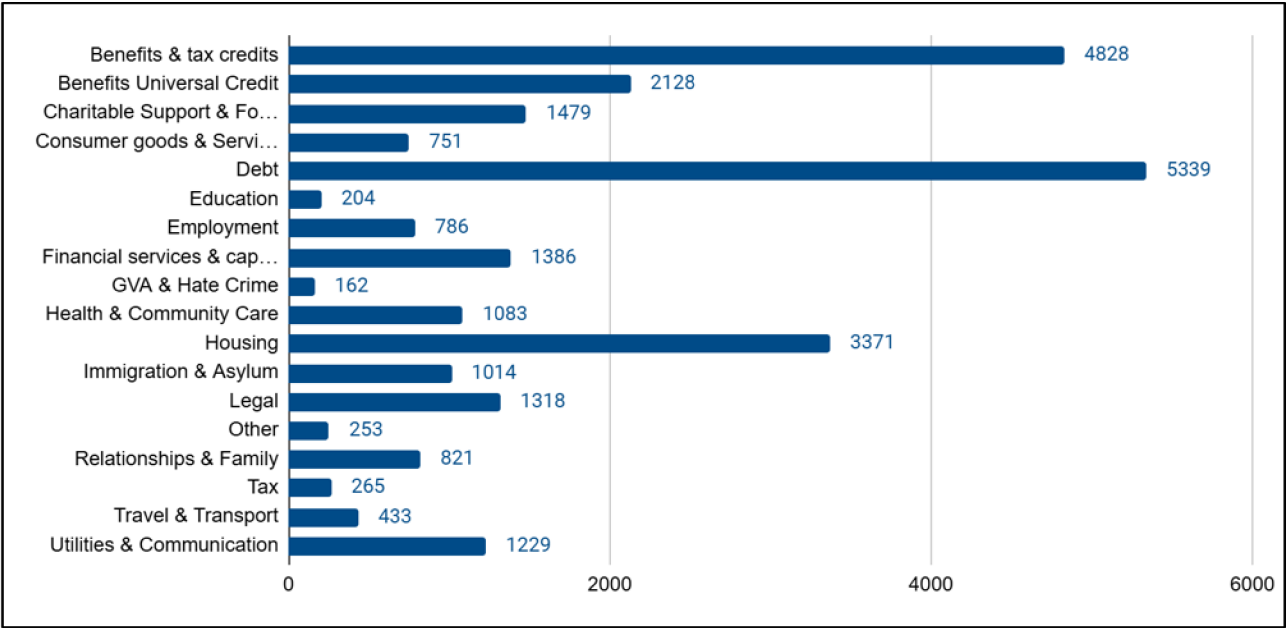
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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Our services are underpinned by the dedication of volunteers, whose involvement not only expands our reach but also delivers substantial cost savings.



Debt and welfare benefits remain the dominant issues for our clients, with over 7,900 enquiries this year. Housing demand also surged, with more than 3,300 cases, reflecting growing pressures on local families.

Citizens Advice Luton continues to perform strongly under the National Citizens Advice Performance Quality Framework (PQF). Our Quality of Advice and Case Administration scores remain excellent, reflecting the skill and dedication of our team. Client experience measures also remain high, demonstrating that our services are accessible and effective. While staff changes affected reliability scores earlier in the year, these have since improved through strengthened quality assurance and training. Overall, our PQF results for 2024–25 highlight consistent quality, strong leadership, and continued commitment to achieving good outcomes for clients.

FINANCIAL REVIEW

Income for the year was £725,813 (2023/24: £766,155). Of this £665,814 (2023/24: £729,137) related to restricted project activities.

A deficit of £44,953 was made in the year (2023/24 surplus of £90,235). At 31 March 2025 total reserves were £646,066 of which £615,995 represented unrestricted funds (2024 total reserves £691,019).

Our principal funders for 2024/25:

- Bedfordshire and Luton Community Foundation (BLCF): funding awarded by BLCF as part of the Luton Rising Community Investment Fund - a 3 year grant agreement with reductions year on year. These funds allow us to deliver our general advice service to our clients.
- Citizens Advice: Money and Pensions Service Debt Advice project. To deliver specialist debt advice to our clients.
- The National Lottery Community Fund - Reaching Communities / Partnerships. To provide specialist advice and support to our most vulnerable citizens.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

- HMPPS - Probation Service: To provide Finance, Benefit and Debt advice to men on probation referred in from Luton and Bedford Probation offices.
- Luton Borough Council - Refugee and Asylum Seeker Support. To provide advice and support to clients referred into the service or self referring.
- Luton Borough Council - Healthier Wealthier Families. To provide advice and support to families in Luton to increase income and reduce debt liability.
- Luton Borough Council - Core20Plus5 - Advice First Aid. To provide training to staff and volunteers of statutory and voluntary organisations in Luton to help develop advice knowledge in local communities.

RESERVES POLICY

The reserve policy is reviewed annually by the board, to look at ongoing costs and commitments and to ensure any unrestricted reserves still meet the charitable purposes.

The reserve position has had a full review at the end of the year and where projects have been completed and final funds are available, reserves have been transferred to cover general costs.

The Board have decided to review their designated reserve position to reflect current plans and secure reserves in case of any closures. Plans are to move head office to a more suitable premises in the next twelve months and therefore a further designated reserve is included to cover dilapidations and move costs.

Unrestricted funds reserves are maintained at not less than 4 months of expected cash outflow which currently would be £250,000. Unrestricted general funds are £458,208 which comfortably covers this level of cost.

This policy is reviewed by the Trustees in accordance with Citizens Advice recommendations and with a view of expected expenditure in the forthcoming years.

MATERIAL INVESTMENTS POLICY

The organisation invests at least the amount equivalent to its reserves plus provisions in low risk bank accounts separate from its other core accounts. This is to ensure that, at all times, the Bureau can call on its reserves should it need to. No other income is generated from investments.

FUTURE DEVELOPMENTS

Our service is needed now more than ever. The cost of living crisis has severely impacted our clients. Our 2025-2027 Strategic Business and Development Plan is the basis for our work plans throughout the coming year. The main focus for developments in the next year are to:

- Continue our work on the Advice First Aid project
- Provide a multi-channel advice service with an aim to join webchat and embed WhatsApp advice
- Maintain good access to advice - rated green
- Maintain good quality of advice - rated green
- Review client access and aim to improve PQF rating from red/amber to green
- Ensure CA Luton is at the forefront of work carried out under Luton's 2040 initiative
- Seek funding to continue work in the health partnership field to tackle the social determinants of health. Outcomes linked to improving health and wellbeing.
- Seek funding to maintain the operational capacity of our freephone Adviceline, a critical resource ensuring equitable access to advice for all residents.
- Keep the service and structure under review to ensure we understand pressures and opportunities as they arise.

In order to build on and deliver an enhanced service, we need to increase our volunteer base - we have started an enhanced recruitment campaign to attract more volunteers (for advice and Trustees).

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

We will continue to work closely with our Luton Access partners - building our digital offer to include access to our partners' advice offer. This will ensure our clients can obtain the advice that they need in a setting that best suits their requirements.

Research and Campaigns (R&C): remains central to our work, ensuring that the issues faced by our clients inform wider policy and service improvements. Our established R&C Focus Group continues to bring together staff and volunteers to identify emerging local issues and contribute to national Citizens Advice campaigns. We work closely with our local MPs and partners to highlight evidence from our client base, influence local decision-making, and drive positive change for Luton residents.

Equity, Diversity and Inclusion (EDI): Our ongoing commitment to EDI underpins all areas of our work. Our EDI Focus Group continues to monitor emerging trends and inequalities within our community, ensuring that our services remain inclusive and responsive to changing needs. The group plays a key role in reviewing client data and feedback to make sure that Citizens Advice Luton reaches and supports everyone who needs our help.

STRUCTURE, GOVERNANCE AND MANAGEMENT

CONSTITUTION

The Company is constituted and is a registered charity number 1068411.

The organisation is a Charitable Company limited by guarantee with no share capital. The organisation was run under a Trust deed without limited Company status until Company status was adopted. The Company was established under a Memorandum and Articles of Association, detailing the objects and powers of the company. The last amendment to the Memorandum and Articles was in 2022. In the event of the company being wound up, members are required to contribute an amount not exceeding £1. Luton Citizens Advice Bureau is a member of the national framework of Citizens Advice and is supported and audited accordingly.

METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The Directors of the company are also charity Trustees for the purposes of charity law and sit as a Board on a quarterly basis. Under the requirements of the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting.

The number of Trustees is limited to a maximum of 15 and a minimum of 4. Trustees are either elected at the Annual General Meeting, nominated by local organisations, elected from within staff and/or volunteers or co-opted by the Trustee Board.

The Board seeks to use the knowledge and skills of those involved in the local area, as well as specialists in the field of advice to assist in their duties. The composition of the Board reflects both the established links with Luton Council, as well as the links with local business. In the last year the Board has successfully recruited new trustees to better reflect the diversity of the community we are supporting and add to the depth of specialist support available.

In line with our Articles of Association, the Board has undertaken a robust review of any Trustee serving for a period of nine years or more. The review considered the Trustee's independence, ongoing skills, contribution and commitment to the charity's values. The Board concluded that each Trustee subject to review continues to demonstrate independence of judgement and makes a valuable contribution to the governance of Citizens Advice Luton. The Board is therefore satisfied that their continued appointment is in the best interests of the charity and its beneficiaries.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF TRUSTEES

All new Trustees are provided with a comprehensive induction on their legal obligations under charity and company law. The induction includes review of our Memorandum and Articles of Association and the Office Manual (including business plan). We also provide access to the National Citizens Advice Bureau Management Information System (BMIS) and Cablink sites for additional support and information.

ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Board meets every quarter. The Board hears reports from the Finance Committee and Risk Committees. The Board discusses strategic risks and risks operating outside the current tolerance of the organisation. Members of the Board sit on both the Finance and Risk Committees. Other meetings are arranged as and when required.

The Finance Committee meets at least 4 times per year. It includes the Treasurer, members of the Board and the Chief Executive. It reviews the financial position, cash flow and financial risks and opportunities with a view to maximising income generation and cost savings where appropriate.

The Risk Committee meets at least 4 times a year to review the risk register and makes recommendations to the Board regarding the most significant risks and actions in place to reduce, manage and monitor them. The Risk Register is informed by strategic and operational reviews of CAL and its environment.

The Board and Senior Management team created an Emergency Management Team group during the Covid pandemic and it still meets fortnightly to consider operational risks facing the organisation. In accordance with the Memorandum and Articles of Association, the Board delegates the day to day running of the organisation to the Chief Executive, who relies upon finance and administrative staff within the organisation to carry out the strategic direction agreed with the Board.

KEY MANAGEMENT REMUNERATION POLICY

The Trustees regularly benchmark the pay of Senior Management in similar sized Charity organisations in the locality and also across similar sized Citizens Advice offices. This was last done in 2024.

RELATED PARTY RELATIONSHIPS

Citizens Advice Luton is a member of Citizens Advice, the National Association of Citizens Advice Bureaux, having passed regular audits of its quality of advice and membership standards.

PRINCIPAL RISKS AND UNCERTAINTIES

There is a risk management framework in the organisation. The main Board has reviewed the strategic risks facing the organisation; the Risk Committee regularly reviews these risks.

Regular reporting is to the Board at its quarterly meetings.

The trustees have identified the following key risks for the organisation along with the mitigating actions to be undertaken:

- Funding:** CAL remains reliant on a single source of funding for its core general advice activities in the shape of a restricted grant from Luton Rising's Community Investment Fund, administered by Bedfordshire and Luton Community Foundation (BLCF). We also receive funding from National CitA for the MaPS Debt Advice project which is currently contracted until recommissioning in 2027. Losing this funding will require a complete review of the service. CAL continues to apply for additional grants and funding to strengthen the sustainability of our service and reduce reliance on any single source. During 2024–25, we successfully secured funding to extend our specialist advice provision, including projects supporting people on probation, refugees and asylum seekers, and families experiencing financial hardship.
- Impact of Cost Of Living:** CAL continues to be affected by the wider cost of living pressures. Increased utility, rental and operating costs have placed additional strain on our budget, while we remain mindful of the financial pressures faced by our staff and volunteers. The ongoing rise in living costs has also led to a significant increase in the number of clients seeking advice, particularly around debt, housing, and income maximisation.
- Community House Lease:** CAL has undertaken a review of its accommodation arrangements to ensure value for money and suitability for future service delivery. While we continue to operate from our current premises, the fixed

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

costs associated with the lease represent an ongoing financial risk should future funding levels change. The trustees consider current reserves to be sufficient to mitigate any short-term impact.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also the directors of Luton 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 the United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company Law requires the Trustees to prepare financial statements for each financial year which 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 those financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Observe the method and principles of the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of trustees and signed on their behalf by:

DocuSigned by:

Sue Jones

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S Jones

Treasurer

Date: 03-Dec-2025

LUTON CITIZENS ADVICE BUREAU

(A company limited by guarantee)

MENZIES
BRIGHTER THINKING

INDEPENDENT EXAMINERS' REPORT

Independent examiner's report to the Trustees of Luton 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 2025.

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 ICAEW, which is one of the listed bodies.

I have completed my examination. I 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)].

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.

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.

Signed: 
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Janice Matthews FCA

Dated: 08-Dec-2025

Menzies LLP
Magna House
18-31 London Road
Staines-Upon-Thames
TW18 4BP

LUTON CITIZENS ADVICE BUREAU

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STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Charitable activities	3	-	665,814	665,814	729,137
Investments	4	20,356	-	20,356	14,190
Other income	5	39,643	-	39,643	22,828
Total income		59,999	665,814	725,813	766,155
Expenditure on:					
Charitable activities		16,824	753,942	770,766	675,920
Total expenditure		16,824	753,942	770,766	675,920
Net income/(expenditure)		43,175	(88,128)	(44,953)	90,235
Transfers between funds	13	14,618	(14,618)	-	-
Net movement in funds		57,793	(102,746)	(44,953)	90,235
Reconciliation of funds:					
Total funds brought forward		558,202	132,817	691,019	600,784
Net movement in funds		57,793	(102,746)	(44,953)	90,235
Total funds carried forward		615,995	30,071	646,066	691,019

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 13 to 23 form part of these financial statements.

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REGISTERED NUMBER: 03466059

BALANCE SHEET
AS AT 31 MARCH 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	10	-	-
		-	-
Current assets			
Debtors	11	45,322	156,210
Cash at bank and in hand		690,207	638,131
		735,529	794,341
Current liabilities			
Creditors: amounts falling due within one year	12	(89,463)	(103,322)
Net current assets		646,066	691,019
Total assets less current liabilities		646,066	691,019
Total net assets		646,066	691,019
Charity funds			
Restricted funds	13	30,071	132,817
Unrestricted funds	13	615,995	558,202
Total funds		646,066	691,019

LUTON CITIZENS ADVICE BUREAU

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BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

DocuSigned by:

Sue Jones

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S Jones
Treasurer

Date: 03-Dec-2025

The notes on pages 13 to 23 form part of these financial statements.

LUTON CITIZENS ADVICE BUREAU

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. General information

Luton Citizens Advice Bureau is a registered charity and company limited by guarantee, both registered in England and Wales. The charity and company registration numbers, along with the registered office address, can be found within the reference and administrative details on page 1.

The presentation currency of the financial statements is the Pound Sterling (£).

2. Accounting policies

2.1 Basis of preparation of financial statements

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

Luton 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.

2.2 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.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2.3 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. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Improvements to property	-	20%
Fixtures and fittings	-	33%

2.5 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.

2.6 Financial instruments

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.7 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.

2.8 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.

Investment income, gains and losses are allocated to the appropriate fund.

LUTON CITIZENS ADVICE BUREAU

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.9 Taxation

As a charity, Luton Citizen Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or S256 of the Taxation of Chargeable Gains Act.

3. Income from charitable activities

	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from charitable activities	665,814	665,814	729,137
Total 2024	729,137	729,137	

4. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Deposit account interest	20,356	20,356	14,190
Total 2024	14,190	14,190	

5. Other incoming resources

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Other incoming resources	39,643	39,643	22,828
Total 2024	22,828	22,828	

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

6. Analysis of expenditure by activities

	Direct costs 2025 £	Support costs 2025 £	Total funds 2025 £	Total funds 2024 £
Wages	578,079	-	578,079	477,946
Rent	-	69,303	69,303	65,940
Premises expenses	-	56,467	56,467	47,959
Staff expenses	-	9,945	9,945	8,786
Communications	-	10,084	10,084	8,749
Printing	-	3,142	3,142	3,958
Accountancy fees	-	5,118	5,118	2,060
Legal and professional	-	8,053	8,053	3,674
Other administration	-	29,949	29,949	39,650
Bank charges	-	626	626	563
Grants to service providers	-	-	-	16,635
	578,079	192,687	770,766	675,920
Total 2024	494,581	181,339	675,920	

7. Independent examiner's remuneration

The independent examiner's remuneration amounts to an independent examiner fee of £1,660 (2024 - £1,500), and preparation of Charity accounts of £2,300 (2024 - £2,100).

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

8. Staff costs

	2025 £	2024 £
Wages and salaries	512,964	421,410
Social security costs	43,707	33,207
Contribution to defined contribution pension schemes	21,408	23,329
	<u>578,079</u>	<u>477,946</u>

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

	2025 No.	2024 No.
Employees	<u>24</u>	<u>21</u>

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

Key management personnel cost amounted to £153,253 (inc NI& Pension) (2024: £134,567).

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

LUTON CITIZENS ADVICE BUREAU

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

10. Tangible fixed assets

	Improvements to property £	Fixtures and fittings £	Total £
Cost or valuation			
At 1 April 2024	159,798	41,906	201,704
At 31 March 2025	159,798	41,906	201,704
Depreciation			
At 1 April 2024	159,798	41,906	201,704
At 31 March 2025	159,798	41,906	201,704
Net book value			
At 31 March 2025	-	-	-
At 31 March 2024	-	-	-

11. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	8,977	93,390
Other debtors	3	-
Prepayments and accrued income	36,342	62,820
	45,322	156,210

12. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	-	308
Other taxation and social security	8,641	8,981
Other creditors	932	-
Accruals and deferred income	79,890	94,033
	89,463	103,322

LUTON CITIZENS ADVICE BUREAU

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Fundraising Designated Fund	50,000	-	-	(50,000)	-
Restructuring Designated Fund	30,000	-	-	27,787	57,787
Building Designated Fund	135,000	-	-	(35,000)	100,000
	<u>215,000</u>	<u>-</u>	<u>-</u>	<u>(57,213)</u>	<u>157,787</u>
General funds					
General Fund	<u>343,202</u>	<u>59,999</u>	<u>(16,824)</u>	<u>71,831</u>	<u>458,208</u>
Total Unrestricted funds	<u>558,202</u>	<u>59,999</u>	<u>(16,824)</u>	<u>14,618</u>	<u>615,995</u>
Restricted funds					
Money Advice Service- Face to Face	30,959	139,650	(163,669)	-	6,940
The Steel Charitable Trust	17,358	-	-	(17,358)	-
Energy Advice Programme	4,987	23,030	(27,499)	(518)	-
BLCF	814	379,752	(364,233)	(16,333)	-
CitA CSDF2	10,388	-	(14,684)	4,296	-
HMPPS FBD	11	51,533	(61,191)	-	(9,647)
National Lottery Community Fund	25,649	27,494	(21,870)	-	31,273
LBC Core20Plus5	42,651	18,450	(76,396)	15,295	-
LBC - HWF	-	9,030	(9,030)	-	-
LBC Refugee & Asylum	-	16,875	(15,370)	-	1,505
	<u>132,817</u>	<u>665,814</u>	<u>(753,942)</u>	<u>(14,618)</u>	<u>30,071</u>
Total of funds	<u>691,019</u>	<u>725,813</u>	<u>(770,766)</u>	<u>-</u>	<u>646,066</u>

LUTON CITIZENS ADVICE BUREAU

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

13. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
Unrestricted funds					
Designated funds					
Fundraising Designated Fund	50,000	-	-	-	50,000
Restructuring Designated Fund	30,000	-	-	-	30,000
Building Designated Fund	135,000	-	-	-	135,000
	<u>215,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>215,000</u>
General funds					
General Fund	336,411	37,018	(15,136)	(15,091)	343,202
	<u>336,411</u>	<u>37,018</u>	<u>(15,136)</u>	<u>(15,091)</u>	<u>343,202</u>
Total Unrestricted funds	<u>551,411</u>	<u>37,018</u>	<u>(15,136)</u>	<u>(15,091)</u>	<u>558,202</u>
Restricted funds					
Money Advice Service- Face to Face	27,815	139,650	(136,506)	-	30,959
The Steel Charitable Trust	17,358	-	-	-	17,358
Energy Advice Programme	4,200	22,421	(21,634)	-	4,987
BLCF	-	313,569	(312,755)	-	814
BLCF Collaboration Fund	-	37,500	(44,952)	7,452	-
CitA CSDF2	-	41,500	(31,112)	-	10,388
HMPPS FBD	-	35,138	(35,127)	-	11
National Lottery Community Fund	-	74,998	(49,349)	-	25,649
EU Settled Status	-	6,861	(14,500)	7,639	-
LBC Core20Plus5	-	57,500	(14,849)	-	42,651
	<u>49,373</u>	<u>729,137</u>	<u>(660,784)</u>	<u>15,091</u>	<u>132,817</u>
Total of funds	<u>600,784</u>	<u>766,155</u>	<u>(675,920)</u>	<u>-</u>	<u>691,019</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Current assets	705,458	30,071	735,529
Creditors due within one year	(89,463)	-	(89,463)
Total	615,995	30,071	646,066

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Current assets	661,524	132,817	794,341
Creditors due within one year	(103,322)	-	(103,322)
Total	558,202	132,817	691,019

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

15. Purposes of funds

Unrestricted funds

Fundraising Fund - This fund is no longer required as no specific costs are incurred for fundraising. New funds are acquired through grant applications related to advice delivery.

Restructuring fund - This is an amount held in reserve to cover the cost of potential restructuring of the organisation in the event of significant cuts to funding/income.

Building fund - This is a fund held for dilapidations at the charity's current offices and contributions to moving costs of changing the charity's offices which is now planned for 2026.

Restricted funds

Carried forward funds

Money Advice Service: Citizens Advice Sub-Grant in relation to the Money and Pensions Service funded debt advice project. To provide debt advice sessions across multiple channels to members of the public requiring help with their debt problems.

Bedfordshire and Luton Community Foundation (BLCF): Funding awarded by BLCF as part of the Luton Rising Community Investment Fund - a 3 year grant agreement with reductions year on year. These funds allow us to deliver our general advice service to our clients.

Ministry of Justice HMPPS: Grant funding for the provision of Finance, Benefit and Debt services for men on probation referred to the Citizens Advice service by Luton and Bedford Probation offices.
The National Lottery Community Fund - Reaching Communities / Partnerships. To provide specialist advice and support to our most vulnerable citizens.

Luton Borough Council - Refugee and Asylum Seeker Support: To provide advice and support to clients referred into the service or self referring.

Luton Borough Council - Healthier Wealthier Families: To provide advice and support to families in Luton to increase income and reduce debt liability. (funds received in 25-26)

Luton Borough Council - Core20Plus5 Advice First Aid: To provide training to staff and volunteers of statutory and voluntary organisations in Luton to help develop advice knowledge in local communities.

Used Funds

Energy Advice Programme: Citizens Advice Sub-Grant in relation to EAP delivery. The EAP provides one to one energy advice appointments to clients who are in or at risk of fuel poverty, often vulnerable and may be struggling to pay their bills. EAP is funded by the Energy Supplier Warm Home Discount ('WHD') initiative (project finished March 2025).

Core20Plus5: Grant funding from Luton Borough Council's Public Health team to support the delivery of the Core20Plus5 Neighborhood. Project funding for Citizens Advice to provide its services through an outreach model working with local Primary Care Networks providing a referral pathway for their clients to access our service (project finished December 2024).

LUTON CITIZENS ADVICE BUREAU

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

16. Operating lease commitments

At 31 March 2025 the Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Not later than 1 year	61,303	61,303
Later than 1 year and not later than 5 years	25,543	86,846
	<u>86,846</u>	<u>148,149</u>

17. Members' liability

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.

18. Related party transactions

Luton Citizens Advice Bureau is a member of Citizens Advice, the National Association of Citizens Advice Bureau. Income of £139,650 (2024: £139,650) was received from Citizens advice to assist client with money advice.

19. Employee Benefit Obligations

The scheme is a defined contribution scheme where the company contributes 6% and the employee contributes 2% - 6% of gross salary. In the year the company made payments of £21,408 (2024: £23,329). At 31 March 2025 the organisation owed contributions of £nil (2024: £nil).