Citizens Advice Lancashire West

England & Wales · Charity number 1078558

Details

Other names	CHORLEY AND DISTRICT CITIZENS ADVICE BUREAU, CHORLEY, SOUTH RIBBLE AND DISTRICTS CITIZENS ADVICE BUREAUX, CITIZENS ADVICE LANCASHIRE, LANCASHIRE WEST CITIZENS ADVICE BUREAUX, LANCASHIRE WEST CITIZENS ADVICEBUREAUX
Status	Registered
Legal form	Charitable company
Company number	03835274
Registered	1999-12-13
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Bureau 35-39 Market Street Chorley Lancashire PR7 2SW
Phone	07939674305
Email	dgradwell@calw.org.uk
Website	www.citizensadvicelancashirewest.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ('OBJECTS') ARE SPECIFICALLY: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN CITIZENS ADVICE LANCASHIRE WEST'S AREA OF BENEFIT AND SURROUNDING AREAS

Activities: Advice and information

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** ENGLAND AND WALES
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,099,163	£1,905,320	£1,880,594	61
2024-03-31	£2,002,360	£1,647,215	£1,686,751	58
2023-03-31	£1,387,512	£1,185,974	£1,331,606	41
2022-03-31	£1,240,517	£1,132,508	£1,130,068	41
2021-03-31	£1,358,796	£1,335,341	£1,022,059	47

Trustees

Name	Role	Appointed
JOHN MICHAEL CROMPTON LLB	Chair	
Claire Cash		2025-06-20
GORDON FRANCE		2015-01-14
Graham Andrew Robinson		2023-09-20
Kenneth Minto		2025-06-20
Nigel Holden		2025-06-20
PATRICIA MARIE DARLING		
Paul David Williams		2023-09-20
ROBERT KEITH SAGE		

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Citizens Advice Lancashire West

England & Wales - Charity number 1078558

Accounts

Annual Report

2024/2025

- Company Number: 3835274
- Charity Number: 1078558
- FCA: 617644 FRN

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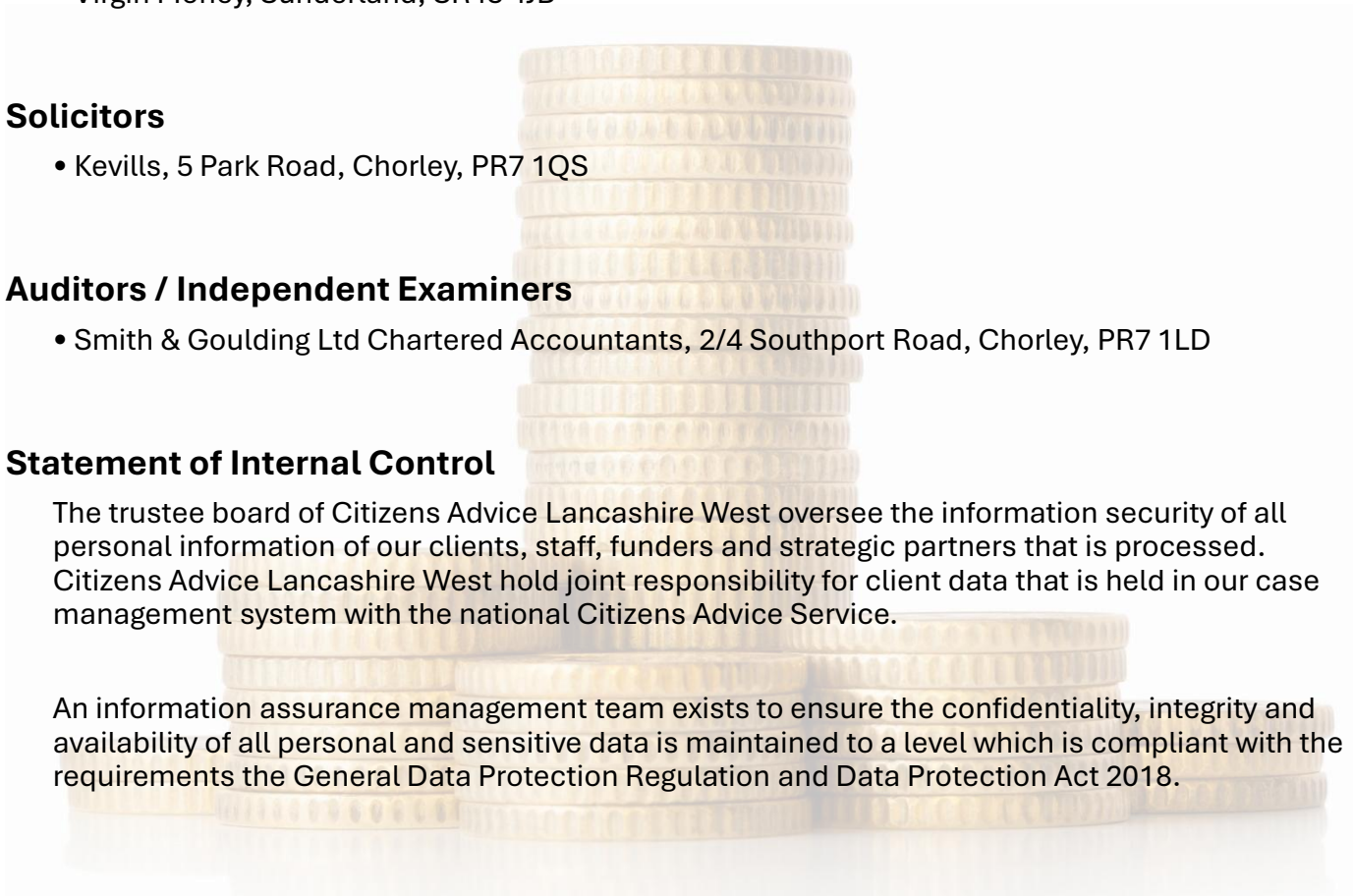
Bankers, Solicitors, Auditors and Statement of Internal Control

Bankers

- CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4TA
- Santander, Middle Office Operations, Sovereign House, 298 Deansgate, Manchester, M3 4HH
- Scottish Widows Bank, PO Box 883, Leeds, LS1 9TY
- Monmouthshire Building Society, John Frost Square, Newport, South Wales, NP20 1PX
- Charity Bank Ltd, Fosse House, 182 High Street, Tonbridge, TN9 1BE
- Nationwide Building Society, Kings Park Road, Moulton Park, Northampton, NN3 6NW
- Virgin Money, Sunderland, SR43 4JB



Solicitors

- Kevills, 5 Park Road, Chorley, PR7 1QS

Auditors / Independent Examiners

- Smith & Goulding Ltd Chartered Accountants, 2/4 Southport Road, Chorley, PR7 1LD

Statement of Internal Control

The trustee board of Citizens Advice Lancashire West oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Lancashire West hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service.

An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

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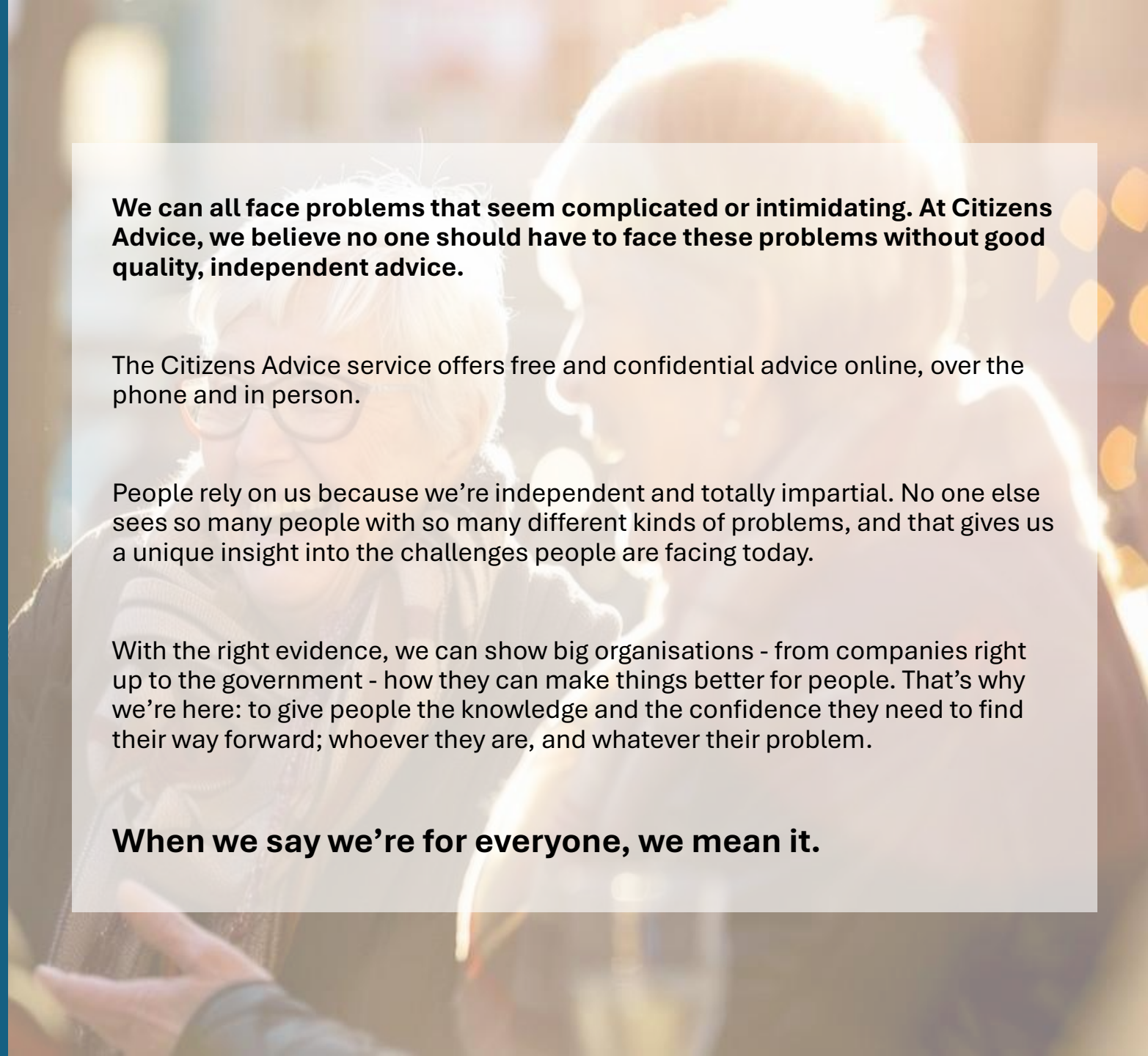
Here to help - the aims of the service



We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

The Citizens Advice service offers free and confidential advice online, over the phone and in person.

People rely on us because we're independent and totally impartial. No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today.

With the right evidence, we can show big organisations - from companies right up to the government - how they can make things better for people. That's why we're here: to give people the knowledge and the confidence they need to find their way forward; whoever they are, and whatever their problem.

When we say we're for everyone, we mean it.

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Chair’s Report

On behalf of the trustee board, that I have the honour of being Chair, I would like to thank our trustees, senior management team and all the volunteers and staff for their hard work and dedication in helping those in need.

Many of our clients are all too often the most vulnerable members of society.

During 2024 we strengthened our trustee board through evaluation and skills audit resulting in the appointment of new trustees to contribute to the strategic direction and financial wellbeing of the Charity.

Trustees and advisers, most of which are volunteers, add tremendous value to the services that we are able to offer to local people. Their time is freely given. Thousands of hours of free expertise benefit our local communities, improving overall health, wellbeing and opportunity for improved lives. Advice provision changes the lives of everyone from young children to older generations. We are here for everyone.

Citizens Advice Lancashire West relies on local statutory funders to enable us to build on services by attracting project funding. This broadens our offer to local communities and financially supports the generalist service.

Chair’s Report We thank all of our funders for their continued contribution and support. Project funding has the added bonus of providing paid jobs into the community, supporting the local economy. We offer extensive training programmes for those who wish to build a specialist career and who may have little qualification(s) at the start. We are very proud to be a disability confident employer.

During the last twelve months we have utilised social media to attract more volunteers to the service. We have also introduced group training provision in advice for new volunteers joining us. Advice can be very complex and overlapping between specialisms as people's lives are increasingly complex. Our volunteers appreciate a supportive environment in which to learn and progress. It can take 6 months to 2 years to become a competent adviser in the many areas of law we cover. We believe that volunteering for the Citizens Advice service is one of the most difficult voluntary roles that someone can undertake. This level of commitment from our volunteers cannot be commended enough and we are forever grateful to them.

Well done everyone - another successful year.

John Crompton

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Chief Executive Officer's Foreword

In the year 2024-2025, demand for our services remained high, as clients continued to feel the effects of the cost-of-living crisis. To meet this increasing need and to maximise accessibility, we further developed and expanded our delivery channels. This development included improving online presence to raise awareness of our services and to highlight volunteer opportunities.

As ever, we are committed to working collaboratively with our key partners in the statutory and VCFS sectors at a local and national level, to ensure all our clients achieve the best possible outcomes.

Once again, I would like to send a personal thank you to all our dedicated staff and volunteers, without whom we would be unable to provide such a professional holistic service.

My thanks also go out to all our funders, who see the value in supporting services delivered in the heart of local communities, as well as through a host of accessible delivery channels. As always, Citizens Advice Lancashire West is available to everyone - whoever they are and whatever their problem.

Diane Gradwell

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Supporting our paid staff throughout the cost-of-living crisis and increasing demand on our service

Supporting our **62** paid staff with health and wellbeing support services,

We are positive about employing staff who face challenges in employment, and we make reasonable adjustments as part of our good HR practice.

We offer extensive training and support for both paid staff and volunteers

We are a disability confident employer

disability confident EMPLOYER

All staff have access to the free employee assistance programme to support both them and their families

TELUS Health

Staff can access platforms for mental health and wellbeing support through Togetherall and Bird

togetherall Bird

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Many thanks to all our volunteers

Many thanks to all our volunteers who gave **£386,659.00** worth of hours to support our local clients during 2024 - 2025

(calculation is based on the living wage)

Social Media Posts

Making a difference within our community

Our social media strategy has played a key role in building visibility, driving engagement, and strengthening community ties. Over the past year, we've doubled monthly volunteer enquiries - and tripled them with well-targeted paid campaigns.

Through shareable, timely posts across platforms like **Facebook, Instagram, and LinkedIn**, we've raised awareness of our services, supported local campaigns, and created a stronger sense of connection with our audiences. Whether it's volunteer highlights or behind-the-scenes stories, social media continues to amplify the voice of Citizens Advice Lancashire West in a way that's authentic, immediate, and impactful.

Designs & Presentation by **Joe Scales**, Social Media & Marketing Lead, CALW

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Blog Posts

Our **blog** has quickly become one of the most effective ways we engage, inform, and empower our community. By tackling real-life issues — from housing rights to scam awareness — we've not only built trust but significantly boosted traffic to our website.

Our recent blog on spotting fake parking fine scams became a breakout success,

driving over **6,148** extra visits to our

website. These posts allow us to offer practical advice, deepen public understanding, and reinforce Citizens Advice Lancashire West as a credible, go-to source for support.

Every new article contributes to our mission while improving visibility through search engines and social sharing

Designs & Presentation by **Joe Scales**,
Social Media & Marketing Lead, CALW

Newsletter

Our internal newsletter has become the heartbeat of communication across Citizens Advice Lancashire West. From day one, the goal was to keep everyone informed, connected, and inspired - especially in remote offices where staff can feel isolated.

Month after month, the response has been overwhelmingly positive, with colleagues calling it “outstanding,” “brilliant,” and “a great way to feel included.

By celebrating achievements, sharing news, and spotlighting stories from across the district, the newsletter fosters a genuine sense of community, alignment, and pride in our collective work.

“You’ve done us proud.” *– Farzana Doctor*

“Outstanding newsletter!” *– Amanda Firth*

“A brilliant way to feel included.” *– Christine Rooney*

“Great newsletter Joe, thanks for the updates 😊” *– Emma Sylvester*

Designs & Presentation by **Joe Scales**, Social Media & Marketing Lead, CALW

Promotional & Training Videos

Our promotional and training videos have become essential tools for bringing our work to life. Whether showcasing our services, sharing volunteer stories, or simplifying complex topics, video content allows us to connect with people in a more human and engaging way.

From social media clips to onboarding explainers, these visuals help us reach wider audiences, support staff and volunteer training, and ensure our message is clear, accessible, and impactful - wherever and whenever it's needed

Designs & Presentation by **Joe Scales**, Social Media & Marketing Lead, CALW

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Looking Ahead: Ai innovation for Greater Impact

As we look to the future, our goal is to continue modernising how we connect with the people who need us most. One of the most exciting developments on the horizon is our proposed AI-powered debt support platform - **Project Nightlight**.

After successfully winning the project with £100,000 funding secured, development work has already begun .

This innovative tool, which we will build in-house, will use a multilingual, trauma-informed chatbot, supported by explainer videos and real-time outreach, to help clients access debt advice anytime — even during late-night hours when traditional services aren't available.

Why it matters:

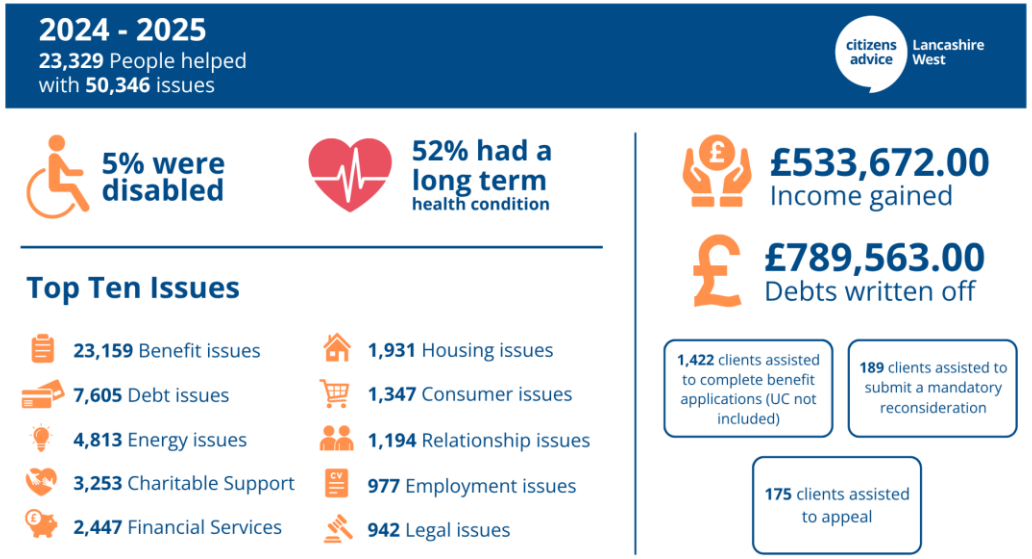
• Reaches underserved and anxious clients in their own language, at their own time.

• Reduces strain on advisers by handling FAQs and triaging support.

• Empowers users with empathetic, easy-to-understand guidance — all powered by AI.

By embracing tools like this, we're not just scaling our reach — we're transforming how advice can be delivered: more accessible, more inclusive, and more human than eve

Generalist Advice Services



This year has mirrored last year, as issues which are indicators of the Cost-of-Living Crisis have been the prominent markers. Once again energy issues and charitable support are both in the top ten.

What else did we do?

- 1,220 Household Support Fund applications were actioned totalling £220,000
- 1,240 applications for charitable support
- 2,026 simple queries were undertaken (client issues which do not require traditional assessment and advice)
- 1,216 general appointments and 5,914 Pension Wise appointments were undertaken
- 760 food bank referrals

How did clients contact us?

- 37% of our clients used email
- 36% of our clients came in face to face
- 20% of our clients used adviceline
- 6% of our clients used web chat
- 1% of our clients used video calling

Our data again shows that face to face is the preferred method of contact for those aged 60 and above. Those under 50 are more comfortable with digital/ and digital is the preferred method of contact for the under 35-year-olds.

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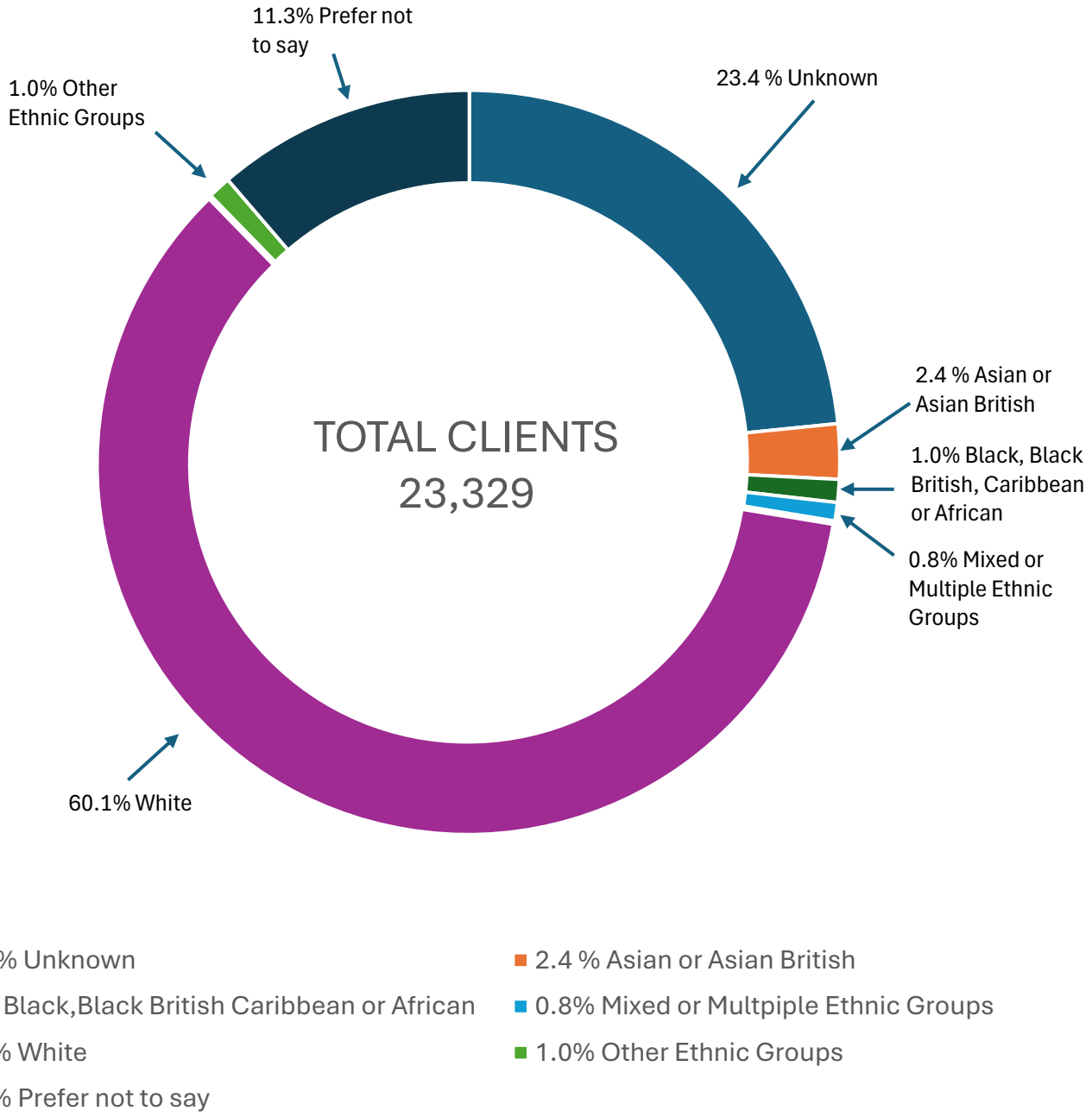
Who were our clients?



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What impact did we have? and What do our clients think of us?

What impact did we have?

- £2.8m expected benefits awards to those assisted with Mandatory Reconsiderations and Appeals on Attendance Allowance, DLA and Personal Independence Payment
- £10.6m expected benefits awards to those assisted with making a benefit application across twelve benefits
- 80% of our clients felt less stressed, depressed or anxious after contacting us for advice
- 77% of our clients felt their physical health had improved after contacting us for advice

What do our clients think of us?

- 95% of clients would recommend the service to others
- 92% of clients said the service helped them find a way forward
- 83% of clients felt their problem was resolved soon after being advised
- 88% of clients wouldn't have been able to sort their problem without our help

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Money and Debt Advice

Money & Pensions Service

Across Lancashire West (Wyre, Chorley, South Ribble, West Lancashire and Blackburn with Darwen), we continued to see strong demand for debt advice throughout 2024/25. This aligns with national trends, where Citizens Advice and other MaPS-funded services experienced record contact volumes due to the ongoing cost-of-living crisis.

Key drivers of debt locally and nationally included persistently high energy prices, council tax arrears, and rent arrears. In our region, **council tax and energy debts were the most commonly reported issues**, consistent with Citizens Advice data showing that **1 in 2** debt clients nationally faced one or both of these priority arrears. Prepayment meter clients and those in insecure work were particularly affected.

A significant shift this year was the rise in **"in-work debt"**, with over **60%** of clients nationally now employed, including many in full-time roles. This trend was mirrored in Lancashire West, where more working households presented with complex and unsustainable financial situations. For many, wages failed to keep pace with inflation, leading to growing reliance on credit for essentials.

Blackburn with Darwen was again identified as one of the highest-need areas in the UK for debt advice, with an estimated **1 in 5** adults requiring regulated support – substantially above the national average of **15%** (MaPS, 2023). Other areas such as **West Lancashire** and parts of **Chorley** also saw an increase in referrals, particularly relating to rent and fuel debt.

Locally, our teams supported clients facing multiple debts, with rising arrears on essentials and an increase in negative budgets (where income is insufficient to meet basic outgoings). Many of these clients had not sought help before, reflecting the broadening reach of financial vulnerability.

We continue to adapt our delivery model to ensure services are accessible, responsive and aligned with FCA Consumer Duty requirements. Channels such as webchat, email and phone were expanded this year to improve uptake among clients unable to access face-to-face support.

Looking ahead, the data highlight the critical need to invest in early intervention, financial resilience, and outreach - particularly for low-income working families and those in areas of persistent deprivation.

Emma Sylvester - Debt Services Manage

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Welfare Benefits Specialist

In the last annual report, I highlighted the trend to do health assessments over the phone and the problems that these assessments over the phone can bring. I concluded with the hope that with a new health care assessor (Maximus) taking over the contract from September 2025, that trend would change. Unfortunately, this has not materialised.

Telephone assessments continue to be the norm and are fundamentally flawed; in that they simply do not provide the opportunity for people to describe how their disabilities disrupt their lives. Although it is promised things will change, we await this improvement.

In the meantime, we continue to win more appeals than we lose. In the year under review, we assisted clients with **38** appeals, won **34** and lost **4**. Whilst some clients will gladly share their financial uplift, some do not wish to engage further, therefore, we are unable to report with certainty the average benefits increase awarded.

The following case studies illustrate the range of clients we have assisted with appeals.

Client 1 – This client is aged 37 and was diagnosed with autism from an early age. Their application for PIP was based on a telephone assessment and awarded 0 points. We helped them prepare an appeal submission and following a face-to-face tribunal hearing they were awarded PIP at the enhanced rate for care and standard rate for mobility, plus arrears of **£11,000**.

Client 2 – This client has a child aged 8 who has significant learning difficulties. Whilst the DWP had no problem with awarding DLA for this child's care needs, they did not feel that the child needed an award to reflect their mobility needs. Using case law and previous judgements we were able to argue successfully that the DWP had been wrong not to make any award for mobility needs. The tribunal awarded the child the high rate for mobility.

Client 3 – This client is aged 57 and suffers with Fibromyalgia, yet following a telephone assessment was awarded 0 points. We were able to highlight to the tribunal the errors and omissions made by the DWP and health care assessor and as a result the client was awarded PIP at the standard rate for care and enhanced rate for mobility, plus arrears of **£11,677**.

Some who read this may think that we have an army of volunteers doing appeals. In our area there are only two people doing appeals and so I take this opportunity to publicly thank **Colin Williams** for all the time and talent he devotes to assisting clients.

In the year under review, we continue to see people moving from the six legacy benefits to Universal Credit. Whilst for the vast majority that is a seamless process, for some it is fraught with difficulties, and we support clients to challenge DWP decisions.

Neil Williams - BEM Volunteer Welfare Benefit Specialist

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Help Through Crisis

Our Reaching Communities project continues to provide support, advice, information and advocacy to vulnerable residents of Chorley and South Ribble, funded by the National Lottery and Chorley and South Ribble Borough Councils.

In the year to March 2025, we have supported **130** local residents with complex needs by providing them with the information and advice they required to improve their lives and enable them to plan for the future. This support was provided with no end date to ensure the best possible outcome for the individual was achieved. We also carried out **125** home visits. We have attended monthly outreach sessions in both Chorley and South Ribble in order to reach those people who are unable to attend our offices in person due to lack of funds or transport difficulties. We have collaborated with other organisations by attending events held within the local communities in order that we could reach everyone within the boroughs of Chorley and South Ribble.

Client Voices

"Thank you so much. The help and support I got was excellent"

"The help I received was fantastic the lady who helped me was amazing she is a credit to your organisation"

"My experience was excellent. The staff were kind, helpful and informative. I feel in a much better place now thanks to their support - Could not have got through this crisis on my own. Thank you from the bottom of my heart - You are wonderful"

BIG LOTTERY FUND

LOTTERY FUNDED

Client Story

A 77 year old male was referred to the Epic project by South Ribble BC after identifying the client's vulnerability. The client's wife has been diagnosed with dementia and he is her full-time carer, which is becoming increasingly difficult as he has no respite. He is also struggling financially.

Benefit checks were carried out indicating the client should be in receipt of full housing benefit, full council tax support, attendance allowance and pension credit. We completed AA & PC applications and challenged the amount received in HB & CTS with SRBC.

We referred the client to Regenerage for support with his wife. As a result of our intervention AA was awarded at the higher rate and Pension Credit was awarded which will result in the client receiving Winter Fuel Payment this year. HB & CTS adjusted so the client now receives full support.

Client's wife now attends two sessions per week at Regenerage, allowing client some time to himself. Client very grateful for all the support.

"Thank you so much this has made just an enormous difference to our lives"

Linda Keenan - Project Manager

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Macmillan Welfare Benefit Advice

Working in partnership with Macmillan Cancer Support to provide comprehensive accessible, patient centered and quality assured Welfare Benefit advice that is available to everyone affected by a cancer diagnosis, at any stage on their cancer journey. In the year to April 2025, we have supported **566** people diagnosed or in recovery from cancer. Our intervention has resulted in **£96,869.00** of financial gains for those seeking our assistance.

Client Voices

"I cannot fault the support I have been given, the financial support has been invaluable in my fight against cancer and has given me so much peace of mind. Bless you"

"The lady who helped me was extremely knowledgeable, helpful and patient with me - Thank you, your support was excellent at such a difficult time"

"You could not have been more helpful following my cancer diagnosis I cannot thank you enough for your kindness and practicality during what was a very stressful and worrying time - THANK YOU"

"Great experience lots of follow up calls along the way"

"My experience was excellent. The staff were kind, helpful and very informative. I felt completely at ease and properly looked after. I was so very stressed about my problem and the stress vanished with the help I received - invaluable service, wonderful staff"

"Wonderful service you go above and beyond to help THANK YOU"

Linda Keenan - Project Manager

citizens advice Lancashire West

Energy Project

Our energy advisor has supported **132** clients with various energy issues either face to face or by telephone. Energy awareness sessions have been held at various venues including food banks, churches, local community centres and sheltered housing complexes. Numbers attending these sessions have varied between **50** and **100**. Topics covered included energy saving tips, home energy efficiency, health and cold homes.

Support offered by our energy advisor:

- Income maximisation advice
- Advice around energy efficiency
- Bills and metering to reduce costs
- Warm Home Discount support
- Priority Services Register
- Fuel debt problems advice
- Welfare Benefits checks and assistance
- Raising the awareness of problems caused by living in a cold home and the effect on health and wellbeing.
- Increasing confidence to deal with energy issues

Client Story

A 64-year-old female living on her own in housing association property initially approached us with arrears on her electricity bill.

Upon investigation we discovered that the property was supplied with storage heaters which should have been on an Economy 7 tariff, but was being charged a single rate tariff, inflating the costs.

We liaised with the supplier to inform them of the situation and after repeated efforts they agreed to visit the property and install a new meter of the correct economy 7 tariff, ensuring a more affordable monthly bill. The supply also corrected the back billing, and the client was issued with a refund of £500.

We also assisted the client in dealing with her landlord to request repairs to be carried out at the property. We also referred the client to our Pension Wise service for guidance with regards to her pension options. Client was extremely grateful for all the support given.

“Thank you so much I could not have done this on my own”

Linda Keenan Project Manager

citizens advice Lancashire West

Energy Project Cont'd

Cost of Living

Our Cost-of-Living support worker has supported **100** clients in the year to March 2025 with various issues and has processed 115 pre-approved Cost of Living payments for Chorley Council – totalling **£23,000**.

Household Support Fund

Working in partnership with Chorley and South Ribble Borough Councils to provide support to residents struggling with energy and other household costs.

Chorley

971 households supported with total payments of **£200,000** processed.

South Ribble

Outreaches held at various locations throughout South Ribble to raise awareness of SR Household Support fund. **200** shopping vouchers issued to residents totalling **£10,000**.

Linda Keenan - Project Manager

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Pension Wise

This year, we celebrate 10 years of the Pension Wise service!

Lancashire West is one of 38 local Citizens Advice who have been delivering the government's Pension Wise service since its launch in April 2015. Pension Wise is a guidance service from MoneyHelper, that supports people aged 50 and over with their defined contribution pension options.

This year Pension Wise:

- Supported 83,000 clients with their pension options across the service in England, Wales and Northern Ireland
- Reduced the waiting time for an appointment, dropping from 30 days to an average of 18 days, meaning people could get the support they needed quicker
- Client satisfaction rates remained high, exceeding 91% across the year
- Clients reported an increased confidence in recognising and avoiding pension scams, with 92% saying they felt confident in this area post a Pension Wise appointment

Local snippets from each quarter

Q1. First quarter of the year, the new content changes seem to be working well with less time initially spent delivering the brief on the options and more focus on additional information and tailoring. As expected, following the appointment content changes last year, guiders have found new skills to "sell" the benefits of hearing the additional points in the options rather than wait for the summary document to arrive.

Pension wise
Your money. Your choice.

Q2. Demand for the service remains high, currently our advance booking window is 3 to 4 weeks, MaPS had wanted to increase this to 12 weeks which seems a very long way ahead to book a PW appointment. After some discussion with PW's national team, it was agreed we will work to an 8-week window.

Q3. The TAP (Telephone Appointment Planner) booking system is now integrated into Casebook, it seems to be working as planned with no major issues. A new recruitment campaign is planned for January with training courses commencing early March. No real changes planned as far as we know, Q3 really has been business as usual other than we had some online guider update meetings which were more of a general overview of how we are doing.

Q4. An unexpected announcement! Usually, I'd expect to be typing things like no real changes for the final quarter, still very busy. We are busy but as you may already know by now, MaPS announced on the 18th March that they will be taking Pension Wise services in-house. This is due to happen in April 2026.

We know that the decision has nothing to do with our performance or the quality of the service, which has always been highly praised by MaPS.

Stephen Dent Pension Wise Project Lead

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Research and Campaigns Group

Citizens Advice is not just an advice agency. We collect evidence from our clients to highlight recurring problems and campaign for change.

Here at Citizens Advice Lancashire West, we have re-established a Research and Campaigns group made up of staff and volunteers and led by our Trustee Graham Robinson. The group focuses exclusively on Research and Campaigns issues which are both national and local. Our experience gives us a unique, fresh insight into the problems faced by our clients. We can analyse our data and then use it, either by assisting with National campaigns or by raising awareness of issues and working in partnership with our Local Authorities, in order to effect change. In short, we can be a voice for our clients or promote change when legislation, unfair practice or access to goods and services disproportionately affects large numbers of society.

In the last year our focus was on the topic of Digital Exclusion. These days everything is online. That can be to the benefit of most people, but certain groups, particularly the elderly and those on limited incomes, can feel excluded from services and benefits. The Research and Campaigns group undertook a review of the local services which were offered to residents facing digital exclusion and a report was prepared by our volunteers which set out the challenges faced by them. That report has been submitted to the National Citizens Advice Research and Campaigns Team to be absorbed into their body of research. We have also improved our own knowledge base so that we can direct our clients to available help.

Looking forward, our aim is to further embed Research and Campaigns work within our organisation so that all our staff and volunteers are fully invested in this valuable work. We intend to increase our internal evidence gathering so we can better identify the issues impacting our clients and then develop our partnerships with local government, the national office, MPs and other organisations so that we might bring about real change and have an impact.

Graham Robinson - Trustee

Acknowledging Funders

Financial Review - Approval

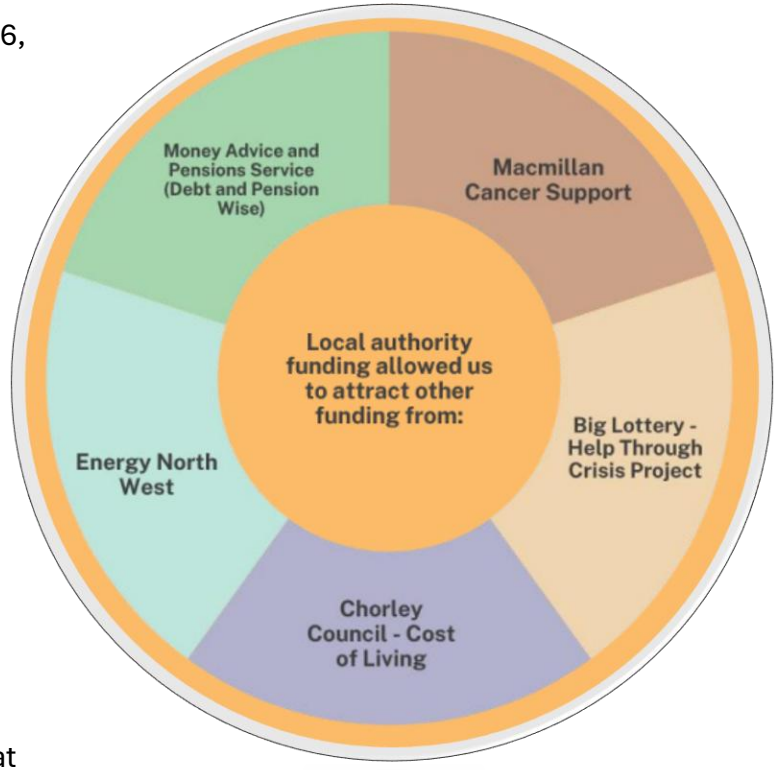
This annual report of the Trustees, under the Charities Act 2011 and the Companies Act 2006, was approved by the Board of Trustees.

Local Authority Funders

- **Chorley Council**
- **South Ribble Council**
- **West Lancashire Council**
- **Wyre Council**

Citizens Advice Lancashire West receives support from a wide range of funders, and we obtain the maximum value for every pound we spend.

We would like to thank all the organisations that have supported us during 2024/2025. We look forward to working with all of you in future.



citizens advice Lancashire West

Helping people find a way

Company registration number 3835274 (England and Wales)

Charity registration number 1078558 (England and Wales)

CITIZENS ADVICE LANCASHIRE WEST

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

CITIZENS ADVICE LANCASHIRE WEST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J Crompton	
	R Sage	
	P Darling	
	Councillor G France	
	P Williams	
	G Robinson	
	Councillor K Minto	(Appointed 20 June 2025)
	Councillor M T Farnworth	(Appointed 3 September 2025)
	N Holden	(Appointed 20 June 2025)
	C Cash	(Appointed 20 June 2025)
Secretary	D Gradwell	
Charity number (England and Wales)	1078558	
Company number	3835274	
Registered office	35-39 Market Street Chorley Lancashire PR7 2SW	
Auditor	Smith & Goulding Limited 4 Southport Road Chorley Lancashire England PR7 1LD	

CITIZENS ADVICE LANCASHIRE WEST

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CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the Directors' report as required by company law, and the financial statements for the year ending 31 March 2025.

Citizens Advice Lancashire West's principal office and its registered office for company law purposes is at 35-39 Market Street, Chorley, PR7 2SW. It is a registered charity (no. 1078558) and a company limited by guarantee (no. 3835274), registered in England & Wales. It is governed by its Articles of Association, dated 5 March 2025. The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the directors' report as required by company law, and the financial statements for the year ending 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Articles of Association dated 5 March 2025, the Companies Act 2006 and "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).

Objectives and activities

The charity was first established for the promotion of any charitable purpose by the advancement of education, the protection of health and the relief of poverty, sickness and distress, for the benefit of the communities it serves.

To achieve its legal purpose, the charity remains committed to providing free, confidential advice to everybody regardless of race, gender, disability, sexual orientation, age or nationality across all its areas of benefits. Advice and information are provided on a wide range of subjects, including debt, welfare benefits, housing, employment, consumer issues, relationships, family matters, health, education, discrimination, immigration and the law, together with casework specifically in debt and welfare benefits. The charity also supports individuals and families experiencing domestic abuse.

The service is provided face to face, by telephone, by email, webchat, and via its website at www.citizensadvicelancashirewest.org.uk.

The charity is fully committed to compliance with the requirements of the General Data Protection Regulation (GDPR), Data Protection Act 2018 and any successor legislation (together, the 'data protection legislation'). Citizens Advice is committed to a policy of protecting the rights and freedoms of individuals with respect to the processing of their personal data and special category personal data.

The charity is also authorised and regulated by The Financial Conduct Authority - FRN: 617644.

The Trustee Board continually asses its strategic plan based on evidence gained through consultation with stakeholders and needs assessments. The Business and Development Plan is refreshed annually and its monitored throughout the year.

Those ongoing long-term goals also remain the charity's aims and objectives in the short term during each accounting period and its annual activities are intended to achieve these ends.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

To enable the achievement of its aims and objectives, the charity provides advice in conjunction with a number of partners and through a variety of projects. A full range of advice and support is available to ensure clients are able to access all services via the most appropriate method to suit their needs. The charity's web content and social media is constantly updated to give the latest news for both the Charity's service delivery and other local services.

Once again, throughout 2024-25 the charity has met all its contractual obligations and achieved all performance related outcomes, in terms of cases dealt with during the year. This has enabled the Charity to continue meeting both its short and long-term objectives by providing the advice and support required to improve the circumstances of its service users.

Our membership of Citizens Advice was confirmed and once again the charity was graded 5 across all areas in the Leadership Self-Assessment, 5 being the highest achievable score.

Outcomes and Benefits

All the charity's work ensures the public are able to benefit from access to information, advice and casework to support them to resolve their individual and family problems. This in turn has improved economic well-being, ensured retention of accommodation, improved health and well-being and given local people the confidence to manage future challenges.

Guidance provided by the Charity Commission on public benefit has informed the work of the Trustees in reviewing the aims and objects of the charity.

The main sources of funding are shown in the notes to the accounts. The fulfilment of the various funders' requirements during the year has enabled the charity to meet its own key objectives as has the expenditure this year, particularly on staffing costs, The results for the year including the impact of changes in funding streams are set out in the Statement of Financial Activities and associated notes to the accounts. The income figures demonstrate the continuing trend of greater levels of restricted funding compared to previous years and the expenditure reflects the rise in the costs required to manage this type of funding. The charity's financial position at the year-end remains strong as set out in the Balance Sheet and is considered further as part of the Reserves Policy review below.

Financial review

In the year ended 31 March 2025, the charitable company received incoming resources of £1,078,033 (2024: £992,650) in unrestricted funds for the activities of the charity. Resources expended in the year were £859,665 (2024: £696,336). After taking account of the transfer of funds £8,430 (2024: £36,943), the surplus for the year was £209,938 (2024: £333,257), which has been added to the charity reserves.

In addition to this, the charity received restricted funds of £1,021,130 (2024: £1,009,710). The expenditure from restricted funds was £1,045,655 (2024: £950,879); after adjusting for the transfer to/(from) unrestricted funds of £8,430 (2024: £36,943) there was a net deficit of £16,095 (2024: surplus of £21,888) to be applied to the restricted funds carried forward. The overall surplus for the year was therefore £193,843 (2024: £355,145).

At 31 March 2025, the charitable company held total reserves of £1,880,594 (2024: £1,686,751). This comprises restricted funds £112,635 (2024: £128,730) and unrestricted funds £1,767,959 (2024: £1,558,021).

Reserves policy

In the course of the year the Trustees have undertaken a review of the reserves policy. The policy is to maintain a General Reserve and a Continuity and Development Reserve. The purpose of this General Reserve is to cover periods of financial difficulty and to provide sufficient funds for a smooth wind-up of the company should this ever become necessary in the event of a major funder withdrawing support, which would involve considerable redundancy costs due to the long-term employment of core staff. The Trustees feel that this reserve should not fall below 3 months' expenditure and, in the event that the Company General Reserve falls below this level, the Trustees would be concerned that the company would be failing financially in which case an exit strategy would have to be considered.

At 31 March 2025, without any amendment, the General Reserve stands at £1,880,595 (2024: £1,686,751). This figure includes restricted funds of £112,636 (2024: £128,730). The Trustees recommend that the balance of the General Reserve be reviewed on an annual basis based on guidelines from Citizens Advice and current activity levels and should not fall below £975,000 (i.e. approximately 6 months' expenditure).

The purpose of the Continuity and Development Reserve is to ensure that the current level of provision of services is maintained should there be a shortfall in the level of funding received. In addition, the reserve funds make provision for any future development of services, extra staffing given the wide geographical spread we now cover, and additionally to provide funds for any future asset purchase. Our funding for the forthcoming twelve months however could be reduced as the various funders struggle to meet budget cuts. As a result of the possible reduction in income due to possible loss of contracts and with the expansion of the areas in which we now operate with the additional costs that this involves, and in view of the increasing delay in the settlement of debtors, we are utilising funds from the Continuity and Development Reserves and the balance has been increased in anticipation of this. Based on information currently available the Trustees are recommending that the balance of the Continuity and Development Reserve be maintained at a level of £405,594. This figure includes the restricted funds totalling £112,636. The balance of £292,958 (2024: £292,958) is recognised as a designated fund within unrestricted funds.

The funds are currently invested in easily accessible cash deposits to balance the possible requirement for liquid funds against the requirement to generate as high a return on the investments as possible, while keeping the funds secure from all possible risk. Currently the Charity does not constrain the investment policy with social, environmental or ethical matters. The Trustees have accepted that the prevailing market rates are currently lower than they would wish and the return for the year on the investments is best available in these circumstances.

Major risks

The Charity has an annual budget approved by the Trustees. There is regular consideration of the financial results by the Trustees, including the review of variance from budget and comparison with benchmarks. The appropriate segregation of duties and delegation of authority has been put in place and there is a regular consideration of new risks facing the charity and the steps needed to deal with these.

The Trustees assess the major risks to which the Charity is exposed with systems in place to ensure their mitigation. Financial Risk is a major priority and this mitigated by ensuring a broad funding portfolio across a range of services, which meet the needs of the areas of benefit, whilst maintaining a sound reserves position.

This assessment is reviewed and agreed by the charity's membership organisation Citizens Advice as part of its audit process and covers finance, governance, management, service delivery, research and campaigns work, stakeholder relationships, engagement with the wider service, systems/IT, equality and diversity and fitness for the future. The audit reported that the organisation was able to evidence all of these indicators. The wide geographical area served has brought with it particular and local elements of risk which are recorded, monitored and managed. Information assurance training has been prioritised. Comprehensive, ongoing reporting available to the board mitigates many of those risks. The Trustees have assessed the charity's overall risk as low.

Plans for future periods

Throughout 2025-26 to date we have maintained available services especially in the areas of specialist debt advice, energy advice and services to support vulnerable clients. The Charity has retained its model to allow for hybrid working where this a requirement either of the funder or at staff request. Recruitment of both volunteer and paid staff continues to be a challenge and remains a major priority for the Charity.

Structure, governance and management

The Trustees meet at least four times per year plus the Annual General Meeting. There is a Finance Sub-Committee and Personnel Sub-Committee who both have their own terms of reference and report to the main Trustee Board.

Trustees, who are directors of the company, are appointed in accordance with the Articles of Association of the Charity.

The Trustees Board plays a crucial role in giving the strategic decision and vision for the charity. The Trustee Board oversees the finances, sets recruitment and fundraising priorities and is responsible for ensuring the viability of the charity. They have responsibility for managing risk and ensuring internal controls operate effectively. The trustees receive no payment for their services.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

J Crompton	
R Sage	
P Darling	
J Stirling	(Resigned 30 April 2025)
P Egan	(Resigned 23 May 2024)
Councillor G France	
Councillor P Ellison	(Resigned 7 March 2025)
Councillor Y Gagen	(Resigned 30 June 2024)
Councillor J Alty	(Resigned 8 May 2025)
P Williams	
G Robinson	
Councillor K Minto	(Appointed 20 June 2025)
Councillor M T Farnworth	(Appointed 3 September 2025)
N Holden	(Appointed 20 June 2025)
C Cash	(Appointed 20 June 2025)

Recruitment and appointment of trustees

Trustees are recruited through an open and transparent selection and interview process. Recruitment to the trustee board aims to reflect the diversity of the community within which the charity is located, vacancies being promoted both internally and externally, and via the charity's website. We seek individuals with the skills and vision needed to provide sound leadership. New trustees are invited to initial discussions with the Chair about the nature and purpose of the charity and are then invited to attend and observe trustee meetings. After their appointment new trustees are provided with an induction pack, access to on-line information and trustee training.

Organisational structure

The day-to-day management of the charity is delegated to the Chief Executive, Diane Gradwell, who is assisted by key personnel covering finance, project management and quality assurance. The charity's services are carried out by paid members of staff assisted by a large number of volunteers who give generously of their time.

Appraisal of the Chief Executive is the responsibility of the trustee board. This ensures that the Chief Executive has all the resources and support necessary to perform successfully and to provide the opportunity to discuss how the organisation is performing against key contracts.

Remuneration policy

The Chief Executive's remuneration is set by evaluation against set criteria to ensure fairness and equality, and taking into account a number of factors such as job evaluation score, external benchmarking, internal benchmarking and particular role undertaken.

Funds held as custodian trustee

During the year, the charity has also continued to work with our local authority partners to administer the Household Support Fund.

Auditor

In accordance with the company's articles, a resolution proposing that Smith & Goulding Limited be reappointed as auditor of the company will be put at a General Meeting.

The Trustees report was approved by the Board of Trustees.

Roberto K Sage

R Sage

Date: 24th November 2025

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees, who are also the directors of Citizens Advice Lancashire West for the purpose 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 which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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 judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that 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 Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CITIZENS ADVICE LANCASHIRE WEST

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

Opinion

We have audited the financial statements of Citizens Advice Lancashire West (the 'Charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the Trustees, who are also the directors of the Charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative or potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect that those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew Simm F.C.A. (Senior Statutory Auditor)
For and on behalf of Smith & Goulding Limited, Statutory Auditor
Chartered Accountants
4 Southport Road
Chorley
Lancashire
PR7 1LD
England
Date: 5/12/2025

Smith & Goulding Limited is eligible for appointment as auditor of the Charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	3	84,651	133,996	218,647	81,467	-	81,467
Charitable activities	4	934,964	887,134	1,822,098	866,906	1,009,710	1,876,616
Other trading activities	5	-	-	-	1,168	-	1,168
Investments	6	58,418	-	58,418	43,109	-	43,109
Total income		1,078,033	1,021,130	2,099,163	992,650	1,009,710	2,002,360
Expenditure on:							
Raising funds	7	683	4,053	4,736	649	3,377	4,026
Charitable activities	8	858,982	1,041,602	1,900,584	695,687	947,502	1,643,189
Total expenditure		859,665	1,045,655	1,905,320	696,336	950,879	1,647,215
Net income/(expenditure)		218,368	(24,525)	193,843	296,314	58,831	355,145
Transfers between funds		(8,430)	8,430	-	36,943	(36,943)	-
Net movement in funds	10	209,938	(16,095)	193,843	333,257	21,888	355,145
Reconciliation of funds:							
Fund balances at 1 April 2024		1,558,021	128,730	1,686,751	1,224,764	106,842	1,331,606
Fund balances at 31 March 2025		1,767,959	112,635	1,880,594	1,558,021	128,730	1,686,751

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CITIZENS ADVICE LANCASHIRE WEST

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	14		7,534		707
Investments	15		86,978		86,144
			94,512		86,851
Current assets					
Debtors	16	264,626		242,359	
Cash at bank and in hand		1,686,333		1,568,746	
		1,950,959		1,811,105	
Creditors: amounts falling due within one year	18	(164,877)		(203,454)	
Net current assets			1,786,082		1,607,651
Total assets less current liabilities			1,880,594		1,694,502
Creditors: amounts falling due after more than one year	19		-		(7,751)
Net assets			1,880,594		1,686,751
The funds of the Charity					
Restricted income funds	21		112,635		128,730
Unrestricted funds	22		1,767,959		1,558,021
			1,880,594		1,686,751

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

The financial statements were approved by the Trustees on 24th November 2025

Robert K. Sage

R Sage

Company registration number 3835274 (England and Wales)

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations	**25**		67,537		199,237
Investing activities					
Purchase of tangible fixed assets		(7,534)		-	
Purchase of investments		(834)		(2,932)	
Investment income received		58,418		43,109	
Net cash generated from investing activities			50,050		40,177
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			117,587		239,414
Cash and cash equivalents at beginning of year			1,568,746		1,329,332
Cash and cash equivalents at end of year			1,686,333		1,568,746

1 Accounting policies

Charity information

Citizens Advice Lancashire West is a private company limited by guarantee incorporated in England and Wales. The registered office is 35-39 Market Street, Chorley, Lancashire, PR7 2SW.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, the principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Turnover is the amount derived from ordinary activities and is stated net of VAT. Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations and grants are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, when the income is deferred.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. Other income is recognised when the service has been performed.

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

Fundraising costs and direct charitable costs, which comprise all costs identified as wholly or mainly attributable to achieving the objects of the charity, include staff costs, wholly or mainly attributable support costs and an apportionment of general overheads. Support costs include all expenditure not directly related to fundraising or charitable activities. Where applicable, such costs are apportioned to charitable activities on the basis of staff costs Governance costs represent the audit fees and the cost of the charity's annual general meeting.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	10% on cost
Computers	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	484	-	484	1,383	-	1,383
Grants	84,167	133,996	218,163	80,084	-	80,084
	84,651	133,996	218,647	81,467	-	81,467

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Charitable Activities						
Services provided under contract	856,079	860,686	1,716,765	814,968	1,009,710	1,824,678
Other income	78,885	26,448	105,333	51,938	-	51,938
	934,964	887,134	1,822,098	866,906	1,009,710	1,876,616

Grants represent income received from various service level agreements. Grant income under unrestricted funds includes amounts released to incoming resources from deferred income of £33,971 (2024: £48,693). Income is deferred in line with funders requirements for the service to be provided and resources spent over a specific period. the balance of deferred income at the year-end was £39,803 (2024: £73,774).

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Contributions to running costs	-	1,168

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	58,418	43,109

7 Expenditure on raising funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fundraising and publicity						
Other fundraising costs	683	4,053	4,736	649	3,377	4,026

8 Expenditure on charitable activities

	Charitable Activities 2025 £	Charitable Activities 2024 £
Direct costs		
Staff costs	1,345,071	1,098,830
Depreciation and impairment	707	1,591
Staff and volunteer costs	29,468	20,014
Office costs	94,632	84,146
Premises costs	85,998	62,587
Other costs	11,633	12,737
Legal and professional fees	91	-
	1,567,600	1,279,905
Share of support and governance costs (see note 9)		
Support	323,863	355,987
Governance	9,121	7,297
	1,900,584	1,643,189
Analysis by fund		
Unrestricted funds	858,982	695,687
Restricted funds	1,041,602	947,502
	1,900,584	1,643,189

9 Support costs allocated to activities

	2025 £	2024 £
Staff costs	315,077	348,161
Staff and volunteer costs	2,348	1,206
Office costs	921	852
Premises Costs	2,438	2,178
Other costs	3,079	3,590
Governance costs	9,121	7,297
	332,984	363,284
Analysed between:		
Charitable Activities	332,984	363,284

Support costs relate to one charitable activity.

10 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	6,327	6,870
Depreciation of owned tangible fixed assets	707	1,591

11 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year. Trustees have received reimbursed expenses during the year totalling £313 (2024: £31).

12 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	61	58

Employment costs	2025	2024
	£	£
Wages and salaries	1,360,078	1,193,579
Social security costs	115,900	99,010
Other pension costs	184,170	154,402
	1,660,148	1,446,991

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025	2024
	Number	Number
£60,001 - £70,000	-	1
£70,001 - £80,000	1	-

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	78,613	66,179

12 Employees (Continued)

Volunteers

The charity has also benefitted from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information, regarding the contribution made by volunteers to the charity's activities, is set out in Trustees' Report.

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 1 April 2024	16,508	22,131	38,639
Additions	7,534	-	7,534
At 31 March 2025	24,042	22,131	46,173
Depreciation and impairment			
At 1 April 2024	15,801	22,131	37,932
Depreciation charged in the year	707	-	707
At 31 March 2025	16,508	22,131	38,639
Carrying amount			
At 31 March 2025	7,534	-	7,534
At 31 March 2024	707	-	707

15 Fixed asset investments

	Cash investments
	£
Cost or valuation	
At 1 April 2024	86,144
Additions	834
At 31 March 2025	86,978
Carrying amount	
At 31 March 2025	86,978
At 31 March 2024	86,144

16 Debtors

Amounts falling due within one year:	2025 £	2024 £
Trade debtors	183,251	191,667
Other debtors	40,564	14,066
Prepayments and accrued income	40,811	36,626
	264,626	242,359

17 Funds held as custodian trustee

Cash at bank includes the following funds which the charity holds as custodian trustee:

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
Chorley & South Ribble CVS	2,449	337	(2,786)	-
Cost of Living – Chorley BC	11,244	10,486	(21,730)	-
West Lancs BC Phase 5	-	5,000	(3,021)	1,979
HSF – West Lancs BC	20,677	-	-	20,677
	34,369	15,823	(27,537)	22,656

After the local Council for Voluntary Service ceased to operate in 2012, its residual funds were passed over to the charity to be administered on the Council's behalf. The organisation had charitable aims in line with the charity's own objectives as set out in its governing document. As at 31 March 2025 there was no balance remaining.

In addition, in 2022 four local authorities with similar aims also requested the assistance of the charity in the distribution of vouchers under their schemes for individuals experiencing fuel poverty and other financial hardship. This has continued into 2024-25. One of the authorities Chorley BC has also started a scheme for cost of living assistance and the scheme funds are to be distributed on their behalf as well by the charity.

The assets are included within the charity's own funds held in its bank accounts, which are subject to ongoing control reviews by the Trustees. The funds are segregated within the charity's accounting system and are reported to and reviewed by the Trustees on a regular basis throughout the year.

18 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	50,286	62,191
Trade creditors	39,803	66,023
Accruals and deferred income	74,788	75,240
	164,877	203,454

19 Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Trade creditors	-	7,751

20 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	184,170	154,402

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

21 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Big Lottery EPIC	21,556	59,199	(65,378)	-	15,377
Domestic abuse services	51,426	-	-	-	51,426
Citizens Advice Blackburn with Darwen	37,400	-	-	-	37,400
Cost of Living Chorley BC	17,365	17,917	(26,170)	-	9,112
ENW Energy Project	1,013	117,007	(117,924)	-	96
MacMillan Lancs Welfare	432	65,496	(66,704)	-	(776)
MaPS Local Provision	-	337,992	(338,054)	62	-
Pensionwise	-	348,519	(348,519)	-	-
West Lancs BC (Core)	(462)	60,000	(67,906)	8,368	-
Resilience Fund	-	15,000	(15,000)	-	-
	128,730	1,021,130	(1,045,655)	8,430	112,635

21 **Restricted funds** **(Continued)**

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Big Lottery EPIC	18,016	65,158	(61,618)	-	21,556
Domestic abuse services	51,426	-	-	-	51,426
Citizens Advice Blackburn with Darwen	37,400	-	-	-	37,400
Cost of Living Chorley BC	-	36,500	(19,135)	-	17,365
Energy Projects	-	20,650	(20,650)	-	-
ENW Energy Project	-	101,096	(100,083)	-	1,013
MacMillan Lancs Welfare	-	60,836	(60,404)	-	432
MaPS Local Provision	-	330,287	(293,344)	(36,943)	-
Pensionwise	-	345,183	(345,183)	-	-
West Lancs BC (Core)	-	50,000	(50,462)	-	(462)
	106,842	1,009,710	(950,879)	(36,943)	128,730

The nature and purpose for each restricted fund is determined by the funding bodies providing the grants for the particular projects. All grant income received and expenditure incurred is directly related to the particular project for which funds have been approved by the particular body concerned.

The funding received through the national body Citizens Advice includes the government Money Advice and Pensions Service (MaPS) for the provision of debt advice sessions to members of the public. Additional funding was also received for increased capacity for the service this year. It has been agreed with Citizens Advice that the residual funds for the year can be transferred to unrestricted funds at the year end.

Funding has also continued from this source for the PensionWise project as part of a national initiative to provide guidance for people as a result of the pension freedoms introduced in 2014.

Funding was also received this year from the Big Lottery Enabling People in Crisis project (EPIC) which with matched funding from Chorley BC and South Ribble BC is for the support of vulnerable people with complex issues and those experiencing hardship.

The grant received from West Lancs BC for the general provision of Information/Advice/Money/Debt services within the Borough.

Funds received from organisations for the running of domestic abuse services brought forward from earlier years are to be used in due course for the purpose of developing both the capability and new ways of working to improve early intervention and prevention of violence against women and girls. Funds transferred from Citizens Advice Blackburn with Darwen, when its operations ceased in 2018, are being held towards the running costs of a digital advice service to support disadvantaged people in the Blackburn with Darwen area.

There has also been funding received from Energy Projects to assist in the running of various programmes providing advice and support to members of the public who are at risk of fuel poverty and for raising carbon monoxide awareness.

Funding was also received MacMillan Lancs Welfare to provide a comprehensive,accessible, patient-centred and quality assured Welfare Benefits project that will be available to everyone affected by cancer across Lancashire.

Funding was also received from Chorley BC to provide advice and assistance with the Cost of Living.

22 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Continuity and Development Reserve	292,958	-	-	-	292,958
General funds	1,265,063	1,078,033	(859,665)	(8,430)	1,475,001
	1,558,021	1,078,033	(859,665)	(8,430)	1,767,959

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Continuity and Development Reserve	249,764	-	-	43,194	292,958
General funds	975,000	992,650	(696,336)	(6,251)	1,265,063
	1,224,764	992,650	(696,336)	36,943	1,558,021

23 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	7,534	-	7,534
Investments	86,978	-	86,978
Current assets/(liabilities)	1,673,447	112,635	1,786,082
	1,767,959	112,635	1,880,594

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	707	-	707
Investments	86,144	-	86,144
Current assets/(liabilities)	1,478,921	128,730	1,607,651
Long term liabilities	(7,751)	-	(7,751)
	1,558,021	128,730	1,686,751

24 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

25 Cash generated from operations

	2025	2024
	£	£
Surplus for the year	193,843	355,146
Adjustments for:		
Investment income recognised in statement of financial activities	(58,418)	(43,109)
Depreciation and impairment of tangible fixed assets	707	1,591
Movements in working capital:		
(Increase) in debtors	(22,267)	(106,757)
(Decrease) in creditors	(46,328)	(7,634)
Cash generated from operations	67,537	199,237

26 Analysis of changes in net funds

The Charity had no material debt during the year.

Company registration number 3835274 (England and Wales)

Charity registration number 1078558 (England and Wales)

CITIZENS ADVICE LANCASHIRE WEST

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

CITIZENS ADVICE LANCASHIRE WEST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J Crompton	
	R Sage	
	P Darling	
	Councillor G France	
	P Williams	
	G Robinson	
	Councillor K Minto	(Appointed 20 June 2025)
	Councillor M T Farnworth	(Appointed 3 September 2025)
	N Holden	(Appointed 20 June 2025)
	C Cash	(Appointed 20 June 2025)
Secretary	D Gradwell	
Charity number (England and Wales)	1078558	
Company number	3835274	
Registered office	35-39 Market Street Chorley Lancashire PR7 2SW	
Auditor	Smith & Goulding Limited 4 Southport Road Chorley Lancashire England PR7 1LD	

CITIZENS ADVICE LANCASHIRE WEST

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CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the Directors' report as required by company law, and the financial statements for the year ending 31 March 2025.

Citizens Advice Lancashire West's principal office and its registered office for company law purposes is at 35-39 Market Street, Chorley, PR7 2SW. It is a registered charity (no. 1078558) and a company limited by guarantee (no. 3835274), registered in England & Wales. It is governed by its Articles of Association, dated 5 March 2025. The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the directors' report as required by company law, and the financial statements for the year ending 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Articles of Association dated 5 March 2025, the Companies Act 2006 and "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).

Objectives and activities

The charity was first established for the promotion of any charitable purpose by the advancement of education, the protection of health and the relief of poverty, sickness and distress, for the benefit of the communities it serves.

To achieve its legal purpose, the charity remains committed to providing free, confidential advice to everybody regardless of race, gender, disability, sexual orientation, age or nationality across all its areas of benefits. Advice and information are provided on a wide range of subjects, including debt, welfare benefits, housing, employment, consumer issues, relationships, family matters, health, education, discrimination, immigration and the law, together with casework specifically in debt and welfare benefits. The charity also supports individuals and families experiencing domestic abuse.

The service is provided face to face, by telephone, by email, webchat, and via its website at www.citizensadvicelancashirewest.org.uk.

The charity is fully committed to compliance with the requirements of the General Data Protection Regulation (GDPR), Data Protection Act 2018 and any successor legislation (together, the 'data protection legislation'). Citizens Advice is committed to a policy of protecting the rights and freedoms of individuals with respect to the processing of their personal data and special category personal data.

The charity is also authorised and regulated by The Financial Conduct Authority - FRN: 617644.

The Trustee Board continually asses its strategic plan based on evidence gained through consultation with stakeholders and needs assessments. The Business and Development Plan is refreshed annually and its monitored throughout the year.

Those ongoing long-term goals also remain the charity's aims and objectives in the short term during each accounting period and its annual activities are intended to achieve these ends.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

To enable the achievement of its aims and objectives, the charity provides advice in conjunction with a number of partners and through a variety of projects. A full range of advice and support is available to ensure clients are able to access all services via the most appropriate method to suit their needs. The charity's web content and social media is constantly updated to give the latest news for both the Charity's service delivery and other local services.

Once again, throughout 2024-25 the charity has met all its contractual obligations and achieved all performance related outcomes, in terms of cases dealt with during the year. This has enabled the Charity to continue meeting both its short and long-term objectives by providing the advice and support required to improve the circumstances of its service users.

Our membership of Citizens Advice was confirmed and once again the charity was graded 5 across all areas in the Leadership Self-Assessment, 5 being the highest achievable score.

Outcomes and Benefits

All the charity's work ensures the public are able to benefit from access to information, advice and casework to support them to resolve their individual and family problems. This in turn has improved economic well-being, ensured retention of accommodation, improved health and well-being and given local people the confidence to manage future challenges.

Guidance provided by the Charity Commission on public benefit has informed the work of the Trustees in reviewing the aims and objects of the charity.

The main sources of funding are shown in the notes to the accounts. The fulfilment of the various funders' requirements during the year has enabled the charity to meet its own key objectives as has the expenditure this year, particularly on staffing costs, The results for the year including the impact of changes in funding streams are set out in the Statement of Financial Activities and associated notes to the accounts. The income figures demonstrate the continuing trend of greater levels of restricted funding compared to previous years and the expenditure reflects the rise in the costs required to manage this type of funding. The charity's financial position at the year-end remains strong as set out in the Balance Sheet and is considered further as part of the Reserves Policy review below.

Financial review

In the year ended 31 March 2025, the charitable company received incoming resources of £1,078,033 (2024: £992,650) in unrestricted funds for the activities of the charity. Resources expended in the year were £859,665 (2024: £696,336). After taking account of the transfer of funds £8,430 (2024: £36,943), the surplus for the year was £209,938 (2024: £333,257), which has been added to the charity reserves.

In addition to this, the charity received restricted funds of £1,021,130 (2024: £1,009,710). The expenditure from restricted funds was £1,045,655 (2024: £950,879); after adjusting for the transfer to/(from) unrestricted funds of £8,430 (2024: £36,943) there was a net deficit of £16,095 (2024: surplus of £21,888) to be applied to the restricted funds carried forward. The overall surplus for the year was therefore £193,843 (2024: £355,145).

At 31 March 2025, the charitable company held total reserves of £1,880,594 (2024: £1,686,751). This comprises restricted funds £112,635 (2024: £128,730) and unrestricted funds £1,767,959 (2024: £1,558,021).

Reserves policy

In the course of the year the Trustees have undertaken a review of the reserves policy. The policy is to maintain a General Reserve and a Continuity and Development Reserve. The purpose of this General Reserve is to cover periods of financial difficulty and to provide sufficient funds for a smooth wind-up of the company should this ever become necessary in the event of a major funder withdrawing support, which would involve considerable redundancy costs due to the long-term employment of core staff. The Trustees feel that this reserve should not fall below 3 months' expenditure and, in the event that the Company General Reserve falls below this level, the Trustees would be concerned that the company would be failing financially in which case an exit strategy would have to be considered.

At 31 March 2025, without any amendment, the General Reserve stands at £1,880,595 (2024: £1,686,751). This figure includes restricted funds of £112,636 (2024: £128,730). The Trustees recommend that the balance of the General Reserve be reviewed on an annual basis based on guidelines from Citizens Advice and current activity levels and should not fall below £975,000 (i.e. approximately 6 months' expenditure).

The purpose of the Continuity and Development Reserve is to ensure that the current level of provision of services is maintained should there be a shortfall in the level of funding received. In addition, the reserve funds make provision for any future development of services, extra staffing given the wide geographical spread we now cover, and additionally to provide funds for any future asset purchase. Our funding for the forthcoming twelve months however could be reduced as the various funders struggle to meet budget cuts. As a result of the possible reduction in income due to possible loss of contracts and with the expansion of the areas in which we now operate with the additional costs that this involves, and in view of the increasing delay in the settlement of debtors, we are utilising funds from the Continuity and Development Reserves and the balance has been increased in anticipation of this. Based on information currently available the Trustees are recommending that the balance of the Continuity and Development Reserve be maintained at a level of £405,594. This figure includes the restricted funds totalling £112,636. The balance of £292,958 (2024: £292,958) is recognised as a designated fund within unrestricted funds.

The funds are currently invested in easily accessible cash deposits to balance the possible requirement for liquid funds against the requirement to generate as high a return on the investments as possible, while keeping the funds secure from all possible risk. Currently the Charity does not constrain the investment policy with social, environmental or ethical matters. The Trustees have accepted that the prevailing market rates are currently lower than they would wish and the return for the year on the investments is best available in these circumstances.

Major risks

The Charity has an annual budget approved by the Trustees. There is regular consideration of the financial results by the Trustees, including the review of variance from budget and comparison with benchmarks. The appropriate segregation of duties and delegation of authority has been put in place and there is a regular consideration of new risks facing the charity and the steps needed to deal with these.

The Trustees assess the major risks to which the Charity is exposed with systems in place to ensure their mitigation. Financial Risk is a major priority and this mitigated by ensuring a broad funding portfolio across a range of services, which meet the needs of the areas of benefit, whilst maintaining a sound reserves position.

This assessment is reviewed and agreed by the charity's membership organisation Citizens Advice as part of its audit process and covers finance, governance, management, service delivery, research and campaigns work, stakeholder relationships, engagement with the wider service, systems/IT, equality and diversity and fitness for the future. The audit reported that the organisation was able to evidence all of these indicators. The wide geographical area served has brought with it particular and local elements of risk which are recorded, monitored and managed. Information assurance training has been prioritised. Comprehensive, ongoing reporting available to the board mitigates many of those risks. The Trustees have assessed the charity's overall risk as low.

Plans for future periods

Throughout 2025-26 to date we have maintained available services especially in the areas of specialist debt advice, energy advice and services to support vulnerable clients. The Charity has retained its model to allow for hybrid working where this a requirement either of the funder or at staff request. Recruitment of both volunteer and paid staff continues to be a challenge and remains a major priority for the Charity.

Structure, governance and management

The Trustees meet at least four times per year plus the Annual General Meeting. There is a Finance Sub-Committee and Personnel Sub-Committee who both have their own terms of reference and report to the main Trustee Board.

Trustees, who are directors of the company, are appointed in accordance with the Articles of Association of the Charity.

The Trustees Board plays a crucial role in giving the strategic decision and vision for the charity. The Trustee Board oversees the finances, sets recruitment and fundraising priorities and is responsible for ensuring the viability of the charity. They have responsibility for managing risk and ensuring internal controls operate effectively. The trustees receive no payment for their services.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

J Crompton	
R Sage	
P Darling	
J Stirling	(Resigned 30 April 2025)
P Egan	(Resigned 23 May 2024)
Councillor G France	
Councillor P Ellison	(Resigned 7 March 2025)
Councillor Y Gagen	(Resigned 30 June 2024)
Councillor J Alty	(Resigned 8 May 2025)
P Williams	
G Robinson	
Councillor K Minto	(Appointed 20 June 2025)
Councillor M T Farnworth	(Appointed 3 September 2025)
N Holden	(Appointed 20 June 2025)
C Cash	(Appointed 20 June 2025)

Recruitment and appointment of trustees

Trustees are recruited through an open and transparent selection and interview process. Recruitment to the trustee board aims to reflect the diversity of the community within which the charity is located, vacancies being promoted both internally and externally, and via the charity's website. We seek individuals with the skills and vision needed to provide sound leadership. New trustees are invited to initial discussions with the Chair about the nature and purpose of the charity and are then invited to attend and observe trustee meetings. After their appointment new trustees are provided with an induction pack, access to on-line information and trustee training.

Organisational structure

The day-to-day management of the charity is delegated to the Chief Executive, Diane Gradwell, who is assisted by key personnel covering finance, project management and quality assurance. The charity's services are carried out by paid members of staff assisted by a large number of volunteers who give generously of their time.

Appraisal of the Chief Executive is the responsibility of the trustee board. This ensures that the Chief Executive has all the resources and support necessary to perform successfully and to provide the opportunity to discuss how the organisation is performing against key contracts.

Remuneration policy

The Chief Executive's remuneration is set by evaluation against set criteria to ensure fairness and equality, and taking into account a number of factors such as job evaluation score, external benchmarking, internal benchmarking and particular role undertaken.

Funds held as custodian trustee

During the year, the charity has also continued to work with our local authority partners to administer the Household Support Fund.

Auditor

In accordance with the company's articles, a resolution proposing that Smith & Goulding Limited be reappointed as auditor of the company will be put at a General Meeting.

The Trustees report was approved by the Board of Trustees.

Roberto K Sage

R Sage

Date: 24th November 2025

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees, who are also the directors of Citizens Advice Lancashire West for the purpose 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 which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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 judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that 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 Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CITIZENS ADVICE LANCASHIRE WEST

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

Opinion

We have audited the financial statements of Citizens Advice Lancashire West (the 'Charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the Trustees, who are also the directors of the Charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative or potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect that those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew Simm F.C.A. (Senior Statutory Auditor)
For and on behalf of Smith & Goulding Limited, Statutory Auditor
Chartered Accountants
4 Southport Road
Chorley
Lancashire
PR7 1LD
England
Date: 5/12/2025

Smith & Goulding Limited is eligible for appointment as auditor of the Charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	3	84,651	133,996	218,647	81,467	-	81,467
Charitable activities	4	934,964	887,134	1,822,098	866,906	1,009,710	1,876,616
Other trading activities	5	-	-	-	1,168	-	1,168
Investments	6	58,418	-	58,418	43,109	-	43,109
Total income		1,078,033	1,021,130	2,099,163	992,650	1,009,710	2,002,360
Expenditure on:							
Raising funds	7	683	4,053	4,736	649	3,377	4,026
Charitable activities	8	858,982	1,041,602	1,900,584	695,687	947,502	1,643,189
Total expenditure		859,665	1,045,655	1,905,320	696,336	950,879	1,647,215
Net income/(expenditure)		218,368	(24,525)	193,843	296,314	58,831	355,145
Transfers between funds		(8,430)	8,430	-	36,943	(36,943)	-
Net movement in funds	10	209,938	(16,095)	193,843	333,257	21,888	355,145
Reconciliation of funds:							
Fund balances at 1 April 2024		1,558,021	128,730	1,686,751	1,224,764	106,842	1,331,606
Fund balances at 31 March 2025		1,767,959	112,635	1,880,594	1,558,021	128,730	1,686,751

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CITIZENS ADVICE LANCASHIRE WEST

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	14		7,534		707
Investments	15		86,978		86,144
			94,512		86,851
Current assets					
Debtors	16	264,626		242,359	
Cash at bank and in hand		1,686,333		1,568,746	
		1,950,959		1,811,105	
Creditors: amounts falling due within one year	18	(164,877)		(203,454)	
Net current assets			1,786,082		1,607,651
Total assets less current liabilities			1,880,594		1,694,502
Creditors: amounts falling due after more than one year	19		-		(7,751)
Net assets			1,880,594		1,686,751
The funds of the Charity					
Restricted income funds	21		112,635		128,730
Unrestricted funds	22		1,767,959		1,558,021
			1,880,594		1,686,751

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

The financial statements were approved by the Trustees on 24th November 2025

Robert K. Sage

R Sage

Company registration number 3835274 (England and Wales)

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations	**25**		67,537		199,237
Investing activities					
Purchase of tangible fixed assets		(7,534)		-	
Purchase of investments		(834)		(2,932)	
Investment income received		58,418		43,109	
Net cash generated from investing activities			50,050		40,177
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			117,587		239,414
Cash and cash equivalents at beginning of year			1,568,746		1,329,332
Cash and cash equivalents at end of year			1,686,333		1,568,746

1 Accounting policies

Charity information

Citizens Advice Lancashire West is a private company limited by guarantee incorporated in England and Wales. The registered office is 35-39 Market Street, Chorley, Lancashire, PR7 2SW.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, the principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Turnover is the amount derived from ordinary activities and is stated net of VAT. Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations and grants are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, when the income is deferred.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. Other income is recognised when the service has been performed.

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

Fundraising costs and direct charitable costs, which comprise all costs identified as wholly or mainly attributable to achieving the objects of the charity, include staff costs, wholly or mainly attributable support costs and an apportionment of general overheads. Support costs include all expenditure not directly related to fundraising or charitable activities. Where applicable, such costs are apportioned to charitable activities on the basis of staff costs Governance costs represent the audit fees and the cost of the charity's annual general meeting.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	10% on cost
Computers	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	484	-	484	1,383	-	1,383
Grants	84,167	133,996	218,163	80,084	-	80,084
	84,651	133,996	218,647	81,467	-	81,467

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Charitable Activities						
Services provided under contract	856,079	860,686	1,716,765	814,968	1,009,710	1,824,678
Other income	78,885	26,448	105,333	51,938	-	51,938
	934,964	887,134	1,822,098	866,906	1,009,710	1,876,616

Grants represent income received from various service level agreements. Grant income under unrestricted funds includes amounts released to incoming resources from deferred income of £33,971 (2024: £48,693). Income is deferred in line with funders requirements for the service to be provided and resources spent over a specific period. the balance of deferred income at the year-end was £39,803 (2024: £73,774).

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Contributions to running costs	-	1,168

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	58,418	43,109

7 Expenditure on raising funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fundraising and publicity						
Other fundraising costs	683	4,053	4,736	649	3,377	4,026

8 Expenditure on charitable activities

	Charitable Activities 2025 £	Charitable Activities 2024 £
Direct costs		
Staff costs	1,345,071	1,098,830
Depreciation and impairment	707	1,591
Staff and volunteer costs	29,468	20,014
Office costs	94,632	84,146
Premises costs	85,998	62,587
Other costs	11,633	12,737
Legal and professional fees	91	-
	1,567,600	1,279,905
Share of support and governance costs (see note 9)		
Support	323,863	355,987
Governance	9,121	7,297
	1,900,584	1,643,189
Analysis by fund		
Unrestricted funds	858,982	695,687
Restricted funds	1,041,602	947,502
	1,900,584	1,643,189

9 Support costs allocated to activities

	2025 £	2024 £
Staff costs	315,077	348,161
Staff and volunteer costs	2,348	1,206
Office costs	921	852
Premises Costs	2,438	2,178
Other costs	3,079	3,590
Governance costs	9,121	7,297
	332,984	363,284
Analysed between:		
Charitable Activities	332,984	363,284

Support costs relate to one charitable activity.

10 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	6,327	6,870
Depreciation of owned tangible fixed assets	707	1,591

11 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year. Trustees have received reimbursed expenses during the year totalling £313 (2024: £31).

12 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	61	58

Employment costs	2025	2024
	£	£
Wages and salaries	1,360,078	1,193,579
Social security costs	115,900	99,010
Other pension costs	184,170	154,402
	1,660,148	1,446,991

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025	2024
	Number	Number
£60,001 - £70,000	-	1
£70,001 - £80,000	1	-

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	78,613	66,179

12 Employees (Continued)

Volunteers

The charity has also benefitted from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information, regarding the contribution made by volunteers to the charity's activities, is set out in Trustees' Report.

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 1 April 2024	16,508	22,131	38,639
Additions	7,534	-	7,534
At 31 March 2025	24,042	22,131	46,173
Depreciation and impairment			
At 1 April 2024	15,801	22,131	37,932
Depreciation charged in the year	707	-	707
At 31 March 2025	16,508	22,131	38,639
Carrying amount			
At 31 March 2025	7,534	-	7,534
At 31 March 2024	707	-	707

15 Fixed asset investments

	Cash investments
	£
Cost or valuation	
At 1 April 2024	86,144
Additions	834
At 31 March 2025	86,978
Carrying amount	
At 31 March 2025	86,978
At 31 March 2024	86,144

16 Debtors

Amounts falling due within one year:	2025 £	2024 £
Trade debtors	183,251	191,667
Other debtors	40,564	14,066
Prepayments and accrued income	40,811	36,626
	264,626	242,359

17 Funds held as custodian trustee

Cash at bank includes the following funds which the charity holds as custodian trustee:

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
Chorley & South Ribble CVS	2,449	337	(2,786)	-
Cost of Living – Chorley BC	11,244	10,486	(21,730)	-
West Lancs BC Phase 5	-	5,000	(3,021)	1,979
HSF – West Lancs BC	20,677	-	-	20,677
	34,369	15,823	(27,537)	22,656

After the local Council for Voluntary Service ceased to operate in 2012, its residual funds were passed over to the charity to be administered on the Council's behalf. The organisation had charitable aims in line with the charity's own objectives as set out in its governing document. As at 31 March 2025 there was no balance remaining.

In addition, in 2022 four local authorities with similar aims also requested the assistance of the charity in the distribution of vouchers under their schemes for individuals experiencing fuel poverty and other financial hardship. This has continued into 2024-25. One of the authorities Chorley BC has also started a scheme for cost of living assistance and the scheme funds are to be distributed on their behalf as well by the charity.

The assets are included within the charity's own funds held in its bank accounts, which are subject to ongoing control reviews by the Trustees. The funds are segregated within the charity's accounting system and are reported to and reviewed by the Trustees on a regular basis throughout the year.

18 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	50,286	62,191
Trade creditors	39,803	66,023
Accruals and deferred income	74,788	75,240
	164,877	203,454

19 Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Trade creditors	-	7,751

20 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	184,170	154,402

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

21 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Big Lottery EPIC	21,556	59,199	(65,378)	-	15,377
Domestic abuse services	51,426	-	-	-	51,426
Citizens Advice Blackburn with Darwen	37,400	-	-	-	37,400
Cost of Living Chorley BC	17,365	17,917	(26,170)	-	9,112
ENW Energy Project	1,013	117,007	(117,924)	-	96
MacMillan Lancs Welfare	432	65,496	(66,704)	-	(776)
MaPS Local Provision	-	337,992	(338,054)	62	-
Pensionwise	-	348,519	(348,519)	-	-
West Lancs BC (Core)	(462)	60,000	(67,906)	8,368	-
Resilience Fund	-	15,000	(15,000)	-	-
	128,730	1,021,130	(1,045,655)	8,430	112,635

21 **Restricted funds** **(Continued)**

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Big Lottery EPIC	18,016	65,158	(61,618)	-	21,556
Domestic abuse services	51,426	-	-	-	51,426
Citizens Advice Blackburn with Darwen	37,400	-	-	-	37,400
Cost of Living Chorley BC	-	36,500	(19,135)	-	17,365
Energy Projects	-	20,650	(20,650)	-	-
ENW Energy Project	-	101,096	(100,083)	-	1,013
MacMillan Lancs Welfare	-	60,836	(60,404)	-	432
MaPS Local Provision	-	330,287	(293,344)	(36,943)	-
Pensionwise	-	345,183	(345,183)	-	-
West Lancs BC (Core)	-	50,000	(50,462)	-	(462)
	106,842	1,009,710	(950,879)	(36,943)	128,730

The nature and purpose for each restricted fund is determined by the funding bodies providing the grants for the particular projects. All grant income received and expenditure incurred is directly related to the particular project for which funds have been approved by the particular body concerned.

The funding received through the national body Citizens Advice includes the government Money Advice and Pensions Service (MaPS) for the provision of debt advice sessions to members of the public. Additional funding was also received for increased capacity for the service this year. It has been agreed with Citizens Advice that the residual funds for the year can be transferred to unrestricted funds at the year end.

Funding has also continued from this source for the PensionWise project as part of a national initiative to provide guidance for people as a result of the pension freedoms introduced in 2014.

Funding was also received this year from the Big Lottery Enabling People in Crisis project (EPIC) which with matched funding from Chorley BC and South Ribble BC is for the support of vulnerable people with complex issues and those experiencing hardship.

The grant received from West Lancs BC for the general provision of Information/Advice/Money/Debt services within the Borough.

Funds received from organisations for the running of domestic abuse services brought forward from earlier years are to be used in due course for the purpose of developing both the capability and new ways of working to improve early intervention and prevention of violence against women and girls. Funds transferred from Citizens Advice Blackburn with Darwen, when its operations ceased in 2018, are being held towards the running costs of a digital advice service to support disadvantaged people in the Blackburn with Darwen area.

There has also been funding received from Energy Projects to assist in the running of various programmes providing advice and support to members of the public who are at risk of fuel poverty and for raising carbon monoxide awareness.

Funding was also received MacMillan Lancs Welfare to provide a comprehensive,accessible, patient-centred and quality assured Welfare Benefits project that will be available to everyone affected by cancer across Lancashire.

Funding was also received from Chorley BC to provide advice and assistance with the Cost of Living.

22 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Continuity and Development Reserve	292,958	-	-	-	292,958
General funds	1,265,063	1,078,033	(859,665)	(8,430)	1,475,001
	1,558,021	1,078,033	(859,665)	(8,430)	1,767,959

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Continuity and Development Reserve	249,764	-	-	43,194	292,958
General funds	975,000	992,650	(696,336)	(6,251)	1,265,063
	1,224,764	992,650	(696,336)	36,943	1,558,021

23 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	7,534	-	7,534
Investments	86,978	-	86,978
Current assets/(liabilities)	1,673,447	112,635	1,786,082
	1,767,959	112,635	1,880,594

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	707	-	707
Investments	86,144	-	86,144
Current assets/(liabilities)	1,478,921	128,730	1,607,651
Long term liabilities	(7,751)	-	(7,751)
	1,558,021	128,730	1,686,751

24 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

25 Cash generated from operations

	2025	2024
	£	£
Surplus for the year	193,843	355,146
Adjustments for:		
Investment income recognised in statement of financial activities	(58,418)	(43,109)
Depreciation and impairment of tangible fixed assets	707	1,591
Movements in working capital:		
(Increase) in debtors	(22,267)	(106,757)
(Decrease) in creditors	(46,328)	(7,634)
Cash generated from operations	67,537	199,237

26 Analysis of changes in net funds

The Charity had no material debt during the year.

Citizens Advice Lancashire West

England & Wales - Charity number 1078558

Accounts

Charity registration number 1078558 (England and Wales)

Company registration number 3835274

CITIZENS ADVICE LANCASHIRE WEST

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

CITIZENS ADVICE LANCASHIRE WEST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J Crompton	
	R Sage	
	P Darling	
	J Stirling	
	Councillor G France	
	Councillor P Ellison	
	Councillor J Alty	(Appointed 20 September 2023)
	P Williams	(Appointed 20 September 2023)
	G Robinson	(Appointed 20 September 2023)
Secretary	D Gradwell	
Charity number (England and Wales)	1078558	
Company number	3835274	
Registered office	35-39 Market Street Chorley Lancashire PR7 2SW	
Auditor	Smith & Goulding Limited 2 Southport Road Chorley Lancashire PR7 1LB	

CITIZENS ADVICE LANCASHIRE WEST

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CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the Directors' report as required by company law, and the financial statements for the year ending 31 March 2024.

Citizens Advice Lancashire West's principal office and its registered office for company law purposes is at 35-39 Market Street, Chorley, PR7 2SW. It is a registered charity (no. 1078558) and a company limited by guarantee (no. 3835274), registered in England & Wales. It is governed by its Articles of Association, dated 29 August 2024. The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the directors' report as required by company law, and the financial statements for the year ending 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Articles of Association dated 29 August 2024, the Companies Act 2006 and "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).

Objectives and activities

The charity was first established for the promotion of any charitable purpose by the advancement of education, the protection of health and the relief of poverty, sickness and distress, for the benefit of the communities it serves.

To achieve its legal purpose, the charity remains committed to providing free, confidential advice to everybody regardless of race, gender, disability, sexual orientation, age or nationality across all its areas of benefits. Advice and information are provided on a wide range of subjects, including debt, welfare benefits, housing, employment, consumer issues, relationships, family matters, health, education, discrimination, immigration and the law, together with casework specifically in debt and welfare benefits. The charity also supports individuals and families experiencing domestic abuse.

The service is provided face to face, by telephone, by email, webchat, through digital help centres and via its website at www.citizensadvicelancashirewest.org.uk.

The charity is fully committed to compliance with the requirements of the General Data Protection Regulation (GDPR), Data Protection Act 2018 and any successor legislation (together, the 'data protection legislation'). Citizens Advice is committed to a policy of protecting the rights and freedoms of individuals with respect to the processing of their personal data and special category personal data.

The charity is also authorised and regulated by The Financial Conduct Authority - FRN: 617644.

The Trustee Board continually asses its strategic plan based on evidence gained through consultation with stakeholders and needs assessments. The Business and Development Plan is refreshed annually and its monitored throughout the year.

Those ongoing long-term goals also remain the charity's aims and objectives in the short term during each accounting period and its annual activities are intended to achieve these ends.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

To enable the achievement of its aims and objectives, the charity provides advice in conjunction with a number of partners and through a variety of projects. A full range of advice and support is available to ensure clients are able to access all services via the most appropriate method to suit their needs. The charity's web content and social media is constantly updated to give the latest news for both the Charity's service delivery and other local services.

Once again, throughout 2023-24 the charity has met all its contractual obligations and achieved all performance related outcomes, in terms of cases dealt with during the year. This has enabled the Charity to continue meeting both its short and long-term objectives by providing the advice and support required to improve the circumstances of its service users.

Our membership of Citizens Advice was confirmed and once again the charity was graded 5 across all areas in the Leadership Self-Assessment, 5 being the highest achievable score.

Outcomes and Benefits

All the charity's work ensures the public are able to benefit from access to information, advice and casework to support them to resolve their individual and family problems. This in turn has improved economic well-being, ensured retention of accommodation, improved health and well-being and given local people the confidence to manage future challenges.

Guidance provided by the Charity Commission on public benefit has informed the work of the Trustees in reviewing the aims and objects of the charity.

The main sources of funding are shown in the notes to the accounts. The fulfilment of the various funders' requirements during the year has enabled the charity to meet its own key objectives as has the expenditure this year, particularly on staffing costs, The results for the year including the impact of changes in funding streams are set out in the Statement of Financial Activities and associated notes to the accounts. The income figures demonstrate the continuing trend of greater levels of restricted funding compared to previous years and the expenditure reflects the rise in the costs required to manage this type of funding. The charity's financial position at the year-end remains strong as set out in the Balance Sheet and is considered further as part of the Reserves Policy review below.

Financial review

In the year ended 31 March 2024, the charitable company received incoming resources of £992,650 (2023: £346,607) in unrestricted funds for the activities of the charity. Resources expended in the year were £696,336 (2023: £242,470). After taking account of the transfer of funds £36,943 (2023: £95,373), the surplus for the year was £333,257 (2023: £199,510), which has been added to the charity reserves.

In addition to this, the charity received restricted funds of £1,009,710 (2023: £1,040,905). The expenditure from restricted funds was £950,879 (2023: £943,504), combined with the transfer from unrestricted funds of £36,943 (2023: £95,373) resulted in a net surplus of £21,888 (2023: £2,028) to increase the restricted funds carried forward. The overall surplus for the year was therefore £355,145 (2023: £201,538).

At 31 March 2024, the charitable company held total reserves of £1,686,751 (2023: £1,331,606). This comprises restricted funds £128,730 (2023: £106,842) and unrestricted funds £1,558,021 (2023: £1,224,764).

Reserves policy

In the course of the year the Trustees have undertaken a review of the reserves policy. The policy is to maintain a General Reserve and a Continuity and Development Reserve. The purpose of this General Reserve is to cover periods of financial difficulty and to provide sufficient funds for a smooth wind-up of the company should this ever become necessary in the event of a major funder withdrawing support, which would involve considerable redundancy costs due to the long-term employment of core staff. The Trustees feel that this reserve should not fall below 3 months' expenditure and, in the event that the Company General Reserve falls below this level, the Trustees would be concerned that the company would be failing financially in which case an exit strategy would have to be considered.

At 31 March 2024, without any amendment, the General Reserve stands at £1,686,751 (2023: £1,331,608). This figure includes restricted funds of £128,730 (2023: £106,842). The Trustees recommend that the balance of the General Reserve be reviewed on an annual basis based on guidelines from Citizens Advice and current activity levels and should not fall below £975,000 (i.e. approximately 7 months' expenditure). This has been maintained due to staffing levels and the knock-on effect of Covid 19.

The purpose of the Continuity and Development Reserve is to ensure that the current level of provision of services is maintained should there be a shortfall in the level of funding received. In addition, the reserve funds make provision for any future development of services, extra staffing given the wide geographical spread we now cover, and additionally to provide funds for any future asset purchase. Our funding for the forthcoming twelve months however could be reduced as the various funders struggle to meet budget cuts. As a result of the possible reduction in income due to possible loss of contracts and with the expansion of the areas in which we now operate with the additional costs that this involves, and in view of the increasing delay in the settlement of debtors, we are utilising funds from the Continuity and Development Reserves and the balance has been increased in anticipation of this. Based on information currently available the Trustees are recommending that the balance of the Continuity and Development Reserve be held at a level of £421,688. This figure includes the restricted funds totalling £128,730. The balance of £292,958 (2023: 249,764) is recognised as a designated fund within unrestricted funds.

The funds are currently invested in easily accessible cash deposits to balance the possible requirement for liquid funds against the requirement to generate as high a return on the investments as possible, while keeping the funds secure from all possible risk. Currently the Charity does not constrain the investment policy with social, environmental or ethical matters. The Trustees have accepted that the prevailing market rates are currently lower than they would wish and the return for the year on the investments is best available in these circumstances.

Major risks

The Charity has an annual budget approved by the Trustees. There is regular consideration of the financial results by the Trustees, including the review of variance from budget and comparison with benchmarks. The appropriate segregation of duties and delegation of authority has been put in place and there is a regular consideration of new risks facing the charity and the steps needed to deal with these.

The Trustees assess the major risks to which the Charity is exposed with systems in place to ensure their mitigation. Financial Risk is a major priority and this mitigated by ensuring a broad funding portfolio across a range of services, which meet the needs of the areas of benefit, whilst maintaining a sound reserves position.

This assessment is reviewed and agreed by the charity's membership organisation Citizens Advice as part of its audit process and covers finance, governance, management, service delivery, research and campaigns work, stakeholder relationships, engagement with the wider service, systems/IT, equality and diversity and fitness for the future. The audit reported that the organisation was able to evidence all of these indicators. The wide geographical area served has brought with it particular and local elements of risk which are recorded, monitored and managed. Information assurance training has been prioritised. Comprehensive, ongoing reporting available to the board mitigates many of those risks. The Trustees have assessed the charity's overall risk as low.

Plans for future periods

Once again throughout 2023-24 we have increased available services especially in the areas of specialist debt advice, energy advice and services to support vulnerable clients. The Charity has adapted its delivery model to allow for hybrid working where this a requirement either of the funder or at staff request. Recruitment of both volunteer and paid staff has proved challenging once again and remains a major priority for the Charity.

Structure, governance and management

The Trustees meet at least four times per year plus the Annual General Meeting. There is a Finance Sub-Committee and Personnel Sub-Committee who both have their own terms of reference and report to the main Trustee Board.

Trustees, who are directors of the company, are appointed in accordance with the Articles of Association of the Charity. In the financial year 2023-24, one Trustee was nominated from each of Chorley, South Ribble, Wyre and West Lancashire Borough Councils.

The Trustees Board plays a crucial role in giving the strategic decision and vision for the charity. The Trustee Board oversees the finances, sets recruitment and fundraising priorities and is responsible for ensuring the viability of the charity. They have responsibility for managing risk and ensuring internal controls operate effectively. The trustees receive no payment for their services.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

J Crompton	
Mr A Harrison	(Deceased 14 May 2023)
R Sage	
P Darling	
J Stirling	
J Whittington	(Resigned 7 August 2023)
P Egan	(Resigned 23 May 2024)
Councillor G France	
Councillor P Ellison	
Councillor J Flannery	(Resigned 21 July 2023)
Councillor Y Gagen	(Resigned 30 June 2024)
Councillor J Alty	(Appointed 20 September 2023)
P Williams	(Appointed 20 September 2023)
G Robinson	(Appointed 20 September 2023)

Recruitment and appointment of trustees

Trustees are recruited through an open and transparent selection and interview process. Recruitment to the trustee board aims to reflect the diversity of the community within which the charity is located, vacancies being promoted both internally and externally, and via the charity's website. We seek individuals with the skills and vision needed to provide sound leadership. New trustees are invited to initial discussions with the Chair about the nature and purpose of the charity and are then invited to attend and observe trustee meetings. After their appointment new trustees are provided with an induction pack, access to on-line information and trustee training.

Organisational structure

The day-to-day management of the charity is delegated to the Chief Executive, Diane Gradwell, who is assisted by key personnel covering finance, project management and quality assurance. The charity's services are carried out by paid members of staff assisted by a large number of volunteers who give generously of their time.

Appraisal of the Chief Executive is the responsibility of the trustee board. This ensures that the Chief Executive has all the resources and support necessary to perform successfully and to provide the opportunity to discuss how the organisation is performing against key contracts.

Remuneration policy

The Chief Executive's remuneration is set by evaluation against set criteria to ensure fairness and equality, and taking into account a number of factors such as job evaluation score, external benchmarking, internal benchmarking and particular role undertaken.

Funds held as custodian trustee

During the year, the charity has also continued to work with our local authority partners to administer the Household Support Fund. We also administered fuel vouchers.

Statement of Trustees responsibilities

The Trustees, who are also the directors of Citizens Advice Lancashire West for the purpose 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 which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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 judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that 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 Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

In accordance with the company's articles, a resolution proposing that Smith & Goulding Limited be reappointed as auditor of the company will be put at a General Meeting.

The Trustees report was approved by the Board of Trustees.

Robert K Sage

R Sage

Date: 25/11/2024

CITIZENS ADVICE LANCASHIRE WEST

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

Opinion

We have audited the financial statements of Citizens Advice Lancashire West (the 'Charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the Trustees, who are also the directors of the Charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative or potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect that those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew Simm

Andrew Simm F.C.A. (Senior Statutory Auditor)
For and on behalf of Smith & Goulding Limited, Statutory Auditor
Chartered Accountants
2 Southport Road
Chorley
Lancashire
PR7 1LB
Date: 10/12/2024

Smith & Goulding Limited is eligible for appointment as auditor of the Charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	81,467	-	81,467	86,362	-	86,362
Charitable activities	4	866,906	1,009,710	1,876,616	237,454	1,040,905	1,278,359
Other trading activities	5	1,168	-	1,168	5,539	-	5,539
Investments	6	43,109	-	43,109	17,252	-	17,252
Total income		992,650	1,009,710	2,002,360	346,607	1,040,905	1,387,512
Expenditure on:							
Raising funds	9	649	3,377	4,026	3,001	3,049	6,050
Charitable activities	7	695,687	947,502	1,643,189	239,469	940,455	1,179,924
Total expenditure		696,336	950,879	1,647,215	242,470	943,504	1,185,974
Net income		296,314	58,831	355,145	104,137	97,401	201,538
Transfers between funds		36,943	(36,943)	-	95,373	(95,373)	-
Net movement in funds	10	333,257	21,888	355,145	199,510	2,028	201,538
Reconciliation of funds:							
Fund balances at 1 April 2023		1,224,764	106,842	1,331,606	1,025,254	104,814	1,130,068
Fund balances at 31 March 2024		1,558,021	128,730	1,686,751	1,224,764	106,842	1,331,606

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CITIZENS ADVICE LANCASHIRE WEST

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**14**		707		2,299
Investments	**15**		86,144		83,212
			86,851		85,511
Current assets					
Debtors	**16**	242,359		135,602	
Cash at bank and in hand		1,568,746		1,329,332	
		1,811,105		1,464,934	
Creditors: amounts falling due within one year	**18**	(203,454)		(172,339)	
Net current assets			1,607,651		1,292,595
Total assets less current liabilities			1,694,502		1,378,106
Creditors: amounts falling due after more than one year	**19**		(7,751)		(46,500)
Net assets			1,686,751		1,331,606
The funds of the Charity					
Restricted income funds	**21**		128,730		106,842
Unrestricted funds	**22**		1,558,021		1,224,764
			1,686,751		1,331,606

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

The financial statements were approved by the Trustees on 25/11/2024

Robert Sage

R Sage

Company registration number 3835274 (England and Wales)

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash generated from operations	**25**		199,237		158,085
Investing activities					
Purchase of tangible fixed assets		-		(2,122)	
Purchase of investments		(2,932)		(83,912)	
Proceeds from disposal of investments		-		700	
Investment income received		43,109		17,252	
Net cash generated from/(used in) investing activities			40,177		(68,082)
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			239,414		90,003
Cash and cash equivalents at beginning of year			1,329,332		1,239,329
Cash and cash equivalents at end of year			1,568,746		1,329,332

1 Accounting policies

Charity information

Citizens Advice Lancashire West is a private company limited by guarantee incorporated in England and Wales. The registered office is 35-39 Market Street, Chorley, Lancashire, PR7 2SW.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, the principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Turnover is the amount derived from ordinary activities and is stated net of VAT. Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations and grants are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, when the income is deferred.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. Other income is recognised when the service has been performed.

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

Fundraising costs and direct charitable costs, which comprise all costs identified as wholly or mainly attributable to achieving the objects of the charity, include staff costs, wholly or mainly attributable support costs and an apportionment of general overheads. Support costs include all expenditure not directly related to fundraising or charitable activities. Where applicable, such costs are apportioned to charitable activities on the basis of staff costs Governance costs represent the audit fees and the cost of the charity's annual general meeting.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	10% on cost
Computers	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	1,383	362
Grants	80,084	86,000
	81,467	86,362

4 Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Charitable Activities						
Services provided under contract	814,968	1,009,710	1,824,678	125,357	1,040,905	1,166,262
Other income	51,938	-	51,938	112,097	-	112,097
	866,906	1,009,710	1,876,616	237,454	1,040,905	1,278,359

Grants represent income received from various service level agreements. Grant income under unrestricted funds includes amounts released to incoming resources from deferred income of £48,693 (2023: £9,467). Income is deferred in line with funders requirements for the service to be provided and resources spent over a specific period. the balance of deferred income at the year-end was £73,774 (2023: £122,467).

5 Income from other trading activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Contributions to running costs	1,168	5,539

6 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	43,109	17,252

7 Expenditure on charitable activities

	Charitable Activities 2024 £	Charitable Activities 2023 £
Direct costs		
Staff costs	1,098,830	810,810
Depreciation and impairment	1,591	1,591
Staff and volunteer costs	20,014	23,734
Office costs	84,146	88,466
Premises csts	62,587	64,445
Other costs	12,737	-
	1,279,905	989,046
Share of support and governance costs (see note 8)		
Support	355,987	185,635
Governance	7,297	5,243
	1,643,189	1,179,924
Analysis by fund		
Unrestricted funds	695,687	239,469
Restricted funds	947,502	940,455
	1,643,189	1,179,924

8 Support costs allocated to activities

	2024 £	2023 £
Staff costs	348,161	157,933
Staff and Volunteer expenses	1,206	1,944
Office Costs	852	22,366
Premises Costs	2,178	3,392
Other Costs	3,590	-
Governance costs	7,297	5,243
	363,284	190,878
Analysed between:		
Charitable Activities	363,284	190,878

Support costs relate to one charitable activity.

9 Expenditure on raising funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fundraising and publicity						
Other fundraising costs	649	3,377	4,026	3,001	3,049	6,050

10 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	6,870	4,910
Depreciation of owned tangible fixed assets	1,591	1,591

11 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year. Trustees have received reimbursed expenses during the year totalling £31 (2023: £Nil).

12 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	58	41

12 Employees (Continued)

Employment costs

	2024	2023
	£	£
Wages and salaries	1,193,579	781,786
Social security costs	99,010	54,311
Other pension costs	154,402	132,646
	1,446,991	968,743

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2024	2023
	Number	Number
£60,001 - £70,000	1	-

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024	2023
	£	£
Aggregate compensation	66,179	56,575

Volunteers

The charity has also benefitted from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information, regarding the contribution made by volunteers to the charity's activities, is set out in Trustees' Report.

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 1 April 2023	25,799	75,567	101,366
At 31 March 2024	25,799	75,567	101,366
Depreciation and impairment			
At 1 April 2023	23,501	75,567	99,068
Depreciation charged in the year	1,591	-	1,591
At 31 March 2024	25,092	75,567	100,659
Carrying amount			
At 31 March 2024	707	-	707
At 31 March 2023	2,299	-	2,299

15 Fixed asset investments

	Unlisted investments
	£
Cost or valuation	
At 1 April 2023	83,212
Additions	2,932
At 31 March 2024	86,144
Carrying amount	
At 31 March 2024	86,144
At 31 March 2023	83,212

16 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Trade debtors	191,667	113,092
Other debtors	14,066	5,032
Prepayments and accrued income	36,626	17,478
	242,359	135,602

17 Funds held as custodian trustee

Cash at bank includes the following funds which the charity holds as custodian trustee:

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
Chorley & South Ribble CVS	2,449	-	-	2,449
Cost of Living – Chorley BC	21,000	45,174	(54,930)	11,244
HSF – Chorley BC	27,848	-	(27,848)	-
HSF – South Ribble BC	88,852	93,395	(182,247)	-
HSF – West Lancs BC	3,069	19,700	(2,092)	20,677
	143,217	158,269	(267,117)	34,369

After the local Council for Voluntary Service ceased to operate in 2012, its residual funds were passed over to the charity to be administered on the Council's behalf. The organisation had charitable aims in line with the charity's own objectives as set out in its governing document.

In addition, in 2022 four local authorities with similar aims also requested the assistance of the charity in the distribution of vouchers under their schemes for individuals experiencing fuel poverty and other financial hardship which has expanded further in 2023-24. One of the authorities Chorley BC has also started a scheme for cost of living assistance and the scheme funds are to be distributed on their behalf as well by the charity.

The assets are included within the charity's own funds held in its bank accounts, which are subject to ongoing control reviews by the Trustees. The funds are segregated within the charity's accounting system and are reported to and reviewed by the Trustees on a regular basis throughout the year.

18 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	62,191	-
Trade creditors	66,023	95,737
Accruals and deferred income	75,240	76,602
	203,454	172,339

19 Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Trade creditors	7,751	46,500

20 Retirement benefit schemes

Defined contribution schemes	2024 £	2023 £
Charge to profit or loss in respect of defined contribution schemes	154,402	132,646

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

21 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Big Lottery EPIC	18,016	65,158	(61,618)	-	21,556
Domestic abuse services	51,426	-	-	-	51,426
Citizens Advice Blackburn with Darwen	37,400	-	-	-	37,400
Cost of Living Chorley BC	-	36,500	(19,135)	-	17,365
Energy Projects	-	20,650	(20,650)	-	-
ENW Energy Project	-	101,096	(100,083)	-	1,013
MacMillan Lancs Welfare	-	60,836	(60,404)	-	432
MaPS Local Provision	-	330,287	(293,344)	(36,943)	-
Pensionwise	-	345,183	(345,183)	-	-
West Lancs BC (Core)	-	50,000	(50,462)	-	(462)
	106,842	1,009,710	(950,879)	(36,943)	128,730

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
MaPS	-	558,558	(463,185)	(95,373)	-
PensionWise	-	342,269	(342,269)	-	-
West Lancs BC	15,816	50,000	(65,816)	-	-
Adviceline service	-	10,000	(10,000)	-	-
Big Lottery EPIC	-	66,320	(48,304)	-	18,016
Domestic abuse services	51,426	-	-	-	51,426
Citizens Advice B'burn with Darwen	37,400	-	-	-	37,400
Energy Projects	172	13,758	(13,930)	-	-
	104,814	1,040,905	(943,504)	(95,373)	106,842

21 Restricted funds **(Continued)**

The nature and purpose for each restricted fund is determined by the funding bodies providing the grants for the particular projects. All grant income received and expenditure incurred is directly related to the particular project for which funds have been approved by the particular body concerned.

The funding received through the national body Citizens Advice includes the government Money Advice and Pensions Service (MaPS) for the provision of debt advice sessions to members of the public. Additional funding was also received for increased capacity for the service this year. It has been agreed with Citizens Advice that the residual funds for the year can be transferred to unrestricted funds at the year end.

Funding has also continued from this source for the PensionWise project as part of a national initiative to provide guidance for people as a result of the pension freedoms introduced in 2014.

Funding was also received this year from the Big Lottery Enabling People in Crisis project (EPIC) which with matched funding from Chorley BC and South Ribble BC is for the support of vulnerable people with complex issues and those experiencing hardship.

The grant received from West Lancs BC for the general provision of Information/Advice/Money/Debt services within the Borough.

Funds received from organisations for the running of domestic abuse services brought forward from earlier years are to be used in due course for the purpose of developing both the capability and new ways of working to improve early intervention and prevention of violence against women and girls. Funds transferred from Citizens Advice Blackburn with Darwen, when its operations ceased in 2018, are being held towards the running costs of a digital advice service to support disadvantaged people in the Blackburn with Darwen area.

There has also been funding received from Energy Projects to assist in the running of various programmes providing advice and support to members of the public who are at risk of fuel poverty and for raising carbon monoxide awareness.

Funding was also received MacMillan Lancs Welfare to provide a comprehensive,accessible, patient-centred and quality assured Welfare Benefits project that will be available to everyone affected by cancer across Lancashire.

Funding was also received from Chorley BC to provide advice and assistance with the Cost of Living.

22 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Continuity and Development Reserve	249,764	-	-	43,194	292,958
General funds	975,000	992,650	(696,336)	(6,251)	1,265,063
	1,224,764	992,650	(696,336)	36,943	1,558,021

22 Unrestricted funds (Continued)

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
Continuity and Development Reserve	205,254	-	-	44,510	249,764
General funds	820,000	346,607	(242,470)	50,863	975,000
	1,025,254	346,607	(242,470)	95,373	1,224,764

23 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	707	-	707
Investments	86,144	-	86,144
Current assets/(liabilities)	1,478,921	128,730	1,607,651
Long term liabilities	(7,751)	-	(7,751)
	1,558,021	128,730	1,686,751

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:			
Tangible assets	2,299	-	2,299
Investments	83,212	-	83,212
Current assets/(liabilities)	1,185,753	106,842	1,292,595
Long term liabilities	(46,500)	-	(46,500)
	1,224,764	106,842	1,331,606

24 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

25	Cash generated from operations	2024 £	2023 £
	Surplus for the year	355,146	201,538
	Adjustments for:		
	Investment income recognised in statement of financial activities	(43,109)	(17,252)
	Depreciation and impairment of tangible fixed assets	1,591	1,591
	Movements in working capital:		
	(Increase) in debtors	(106,757)	(126,763)
	(Decrease)/increase in creditors	(7,634)	98,971
	Cash generated from operations	199,237	158,085

26 Analysis of changes in net funds

The Charity had no material debt during the year.

Citizens Advice Lancashire West

England & Wales - Charity number 1078558

Accounts

Company Number
3835274

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

Registered Charity Number: 1078558

CITIZENS ADVICE LANCASHIRE WEST

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REPORT OF THE TRUSTEES OF

CITIZENS ADVICE LANCASHIRE WEST

YEAR ENDED 31 MARCH 2023

The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the Directors' report as required by company law, and the financial statements for the year ending 31 March 2023.

Reference and administrative details

Citizens Advice Lancashire West's principal office and its registered office for company law purposes is at 35-39 Market Street, Chorley, PR7 2SW. It is a registered charity (no. 1078558) and a company limited by guarantee (no. 3835274), registered in England & Wales. It is governed by its Articles of Association, dated 4 December 2018. The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the directors' report as required by company law, and the financial statements for the year ending 31 March 2023.

Trustees and Directors
The Trustees who served during the year and on the date of the approval of this report are:

John Crompton	Chair
Anthony Harrison	Vice-Chair (died 14/5/23)
Robert Sage	Treasurer
Pat Darling	Elected Member
Jeannie Stirling	Elected Member
Jane Whittington	Elected Member (resigned 7/8/2023)
Kevin Hodges	Elected Member (resigned 29/11/2022)
Patrick Egan	Elected Member
Cllr Gordon France	Chorley Borough Council
Cllr Paul Ellison	Wyre Borough Council
Cllr James Flannery	South Ribble Borough Council (resigned 21/7/2023)
Cllr Yvonne Gagen	West Lancashire Borough Council (appointed 18/7/2022)
Cllr Jacqueline Alty	South Ribble Borough Council (appointed 20/9/2023)
Paul Williams	Elected Member (appointed 20/9/2023)
Graham Robinson	Elected Member (appointed 20/9/2023)

Company Secretary
Diane Gradwell

Structure, governance and management

The Trustees meet at least four times per year plus the Annual General Meeting. There is a Finance Sub-Committee and Personnel Sub-Committee who both have their own terms of reference and report to the main Trustee Board.

Trustees, who are also Directors of the company, are appointed in accordance with the Articles of Association of the Charity. In the financial year 2022-23, one Trustee was nominated from each of Chorley, South Ribble, Wyre and West Lancashire Borough Councils.

The Trustees Board plays a crucial role in giving the strategic direction and vision for the charity. The Trustee Board oversees the finances, sets recruitment and fundraising priorities and is responsible for ensuring the viability of the charity. They have responsibility for managing risk and ensuring internal controls operate effectively. The trustees receive no payment for their services.

Trustees are recruited through an open and transparent selection and interview process. Recruitment to the trustee board aims to reflect the diversity of the community within which the charity is located, vacancies being promoted both internally and externally, and via the charity's website. We seek individuals with the skills and vision needed to provide sound leadership. New trustees are invited to initial discussions with the Chair about the nature and purpose of the charity and are then invited to attend and observe trustee meetings. After their appointment new trustees are provided with an induction pack, access to on-line information and trustee training.

Structure, governance and management (contd)

The day-to-day management of the charity is delegated to the Chief Executive, Diane Gradwell, who is assisted by key personnel covering finance, project management and quality assurance. The charity's services are carried out by paid members of staff assisted by a large number of volunteers who give generously of their time.

Appraisal of the Chief Executive is the responsibility of the trustee board. This ensures the Chief Executive has all the resources and support necessary to perform successfully and to provide the opportunity to discuss how the organisation is performing against key contracts. The Chief Executive's remuneration is set by evaluation against set criteria to ensure fairness and equality, and taking into account a number of factors such as job evaluation score, external benchmarking, internal benchmarking and the particular role undertaken.

The charity also employs or uses the following: -

Bankers - Barclays Bank, 38 Fishergate, Preston, Lancashire PR1 2AD & CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Accountants – Smith & Goulding Limited, 2-4 Southport Road, Chorley, Lancashire PR7 1LD.

Solicitors – Kevills, 5 Park Road, Chorley, PR7 1QS

Objects and Activities

The charity was first established for the promotion of any charitable purpose by the advancement of education, the protection of health and the relief of poverty, sickness and distress, for the benefit of the communities it serves.

To achieve its legal purpose, the charity remains committed to providing free, confidential advice to everybody regardless of race, gender, disability, sexual orientation, age or nationality across all its areas of benefit. Advice and information are provided on a wide range of subjects including debt, welfare benefits, housing, employment, consumer issues, relationships, family matters, health, education, discrimination, immigration and the law, together with casework specifically in debt and welfare benefits. The charity also supports individuals and families experiencing domestic abuse. The service is provided face to face, by telephone, by email, webchat, through digital help centres and via its website at www.citizensadvicelancashirewest.org.uk

The charity is fully committed to compliance with the requirements of the General Data Protection Regulation (GDPR), Data Protection Act 2018 and any successor legislation (together, the 'data protection legislation'). Citizens Advice is committed to a policy of protecting the rights and freedoms of individuals with respect to the processing of their personal data and special category personal data.

The Charity is also authorised and regulated by The Financial Conduct Authority- FRN: 617644.

The Trustee Board continually assesses its strategic plan based on evidence gained through consultation with stakeholders and needs assessments. The Business and Development Plan is refreshed annually and is monitored throughout the year.

These ongoing long-term goals also remain the charity's aims and objectives in the short term during each accounting period and its annual activities are intended to achieve these ends.

Public benefit statement

The Trustees confirm that they have complied with their duties in delivering public benefit in accordance with the charity's aims and have had due regard to the guidance on public benefit published by the Charities Commission in exercising their duties.

Development, activities and achievements this year

To enable the achievement of its aims and objectives, the charity provides advice in conjunction with a number of partners and through a variety of projects. We continued the phased return to office locations for all staff and volunteers, whilst the ability to access systems remotely was maintained. Services were available face to face, on the telephone and via digital channels. Development of web content and social media was again constantly updated to give the latest news for both our service delivery and other local services.

Our volunteers and paid staff once again ensured services were available throughout all our areas of benefit, which ensured Citizens Advice service users were able to access a whole range of advice and support projects to meet their needs.

Once again, throughout 2022-23 the Charity has met all its contractual obligations and achieved all performance related outcomes, in terms of cases dealt with during the year. This has enabled the Charity to continue meeting both its short and long-term objectives by providing the advice and support required to improve the circumstances of its service users.

Our membership of Citizens Advice was confirmed and once again the charity was graded 5 across all areas in the Leadership Self-Assessment, 5 being the highest achievable score.

Outcomes and Benefits

All the charity's work ensures the public are able to benefit from access to information, advice and casework to support them to resolve their individual and family problems. This in turn has improved economic well-being, ensured retention of accommodation, improved health and well-being and given local people the confidence to manage future challenges. Guidance provided by the Charity Commission on public benefit has informed the work of the Trustees in reviewing the aims and objects of the charity.

The main sources of funding are shown in the notes to the accounts. The fulfilment of the various funders' requirements during the year has enabled the charity to meet its own key objectives as has the expenditure this year, particularly on staffing costs. The results for the year including the impact of changes in funding streams are as set out in the Statement of Financial Activities and associated notes to the accounts. The income figures demonstrate the continuing trend of greater levels of restricted funding compared to previous years and the expenditure reflects the rise in the costs required to manage this type of funding. The charity's financial position at the year-end remains strong as set out in the Balance Sheet and is considered further as part of the Reserves Policy review below.

Future Developments

Throughout 2022-23 we have increased available services especially in the areas of specialist debt advice, energy advice and services to support vulnerable clients. Once again, therefore, recruitment of both volunteer and paid staff remains a major priority for the Charity

The Charity remains alert for the need to ensure all those who volunteer feel well supported and valued.

Reserves and Investment Policy

In the course of the year the Trustees have undertaken a review of the reserves policy. The policy is to maintain a General Reserve and a Maintenance and Development Reserve. The purpose of the General Reserve is to cover periods of financial difficulty and to provide sufficient funds for a smooth wind-up of the company should this ever become necessary in the event of a major funder withdrawing support, which would involve considerable redundancy costs due to the long- term employment of core staff. The Trustees feel that this Reserve should not fall below 3 months' expenditure and, in the event that the Company General Reserve falls below this level, the Trustees would be concerned that the Company would be failing financially in which case an exit strategy would have to be considered.

At 31 March 2023, without any amendment, the General Reserve stands at £1,331,606. This figure includes restricted funds of £106,842. The Trustees recommend that the balance of the General Reserve be reviewed on an annual basis based on guidelines from Citizens Advice and current activity levels and is set at £975,000 (i.e. approximately 7 months' expenditure). This has been maintained due to staffing levels and the knock-on effect of Covid 19.

The purpose of the Maintenance and Development Reserve is to ensure that the current level of provision of services is maintained should there be a shortfall in the level of funding received. In addition, the reserve funds make provision for any future development of services, extra staffing given the wide geographical spread we now cover, and additionally to provide funds for any future asset purchase. Our funding for the forthcoming twelve months however could be reduced as the various funders struggle to meet budget cuts. As a result of the possible reduction in income due to possible loss of contracts and with the expansion of the areas in which we now operate with the additional costs that this involves, and in view of the increasing delay in the settlement of debtors, we are utilising funds from the Maintenance and Development Reserves and the balance has been increased in anticipation of this. Based on information currently available the Trustees are recommending that the balance of the Maintenance and Development Reserve be held at a level of £356,606. This figure includes the restricted funds totalling £106,842.

The funds are currently invested in easily accessible cash deposits to balance the possible requirement for liquid funds against the requirement to generate as high a return on the investments as possible, while keeping the funds secure from all possible risk. Currently the Charity does not constrain the investment policy with social, environmental or ethical matters. The Trustees have accepted that the prevailing market rates are currently lower than they would wish and the return for the year on the investments is the best available in these circumstances.

Risk Management

The charity has an annual budget approved by the Trustees. There is a regular consideration of the financial results by the Trustees, including the review of variance from budget and comparison with benchmarks. The appropriate segregation of duties and delegation of authority has been put in place and there is a regular consideration of new risks facing the charity and the steps needed to deal with these.

The Trustees assess the major risks to which the Charity is exposed with systems in place to ensure their mitigation. Financial risk is a major priority and this is mitigated by ensuring a broad funding portfolio across a range of services, which meet the needs of the areas of benefit, whilst maintaining a sound reserves position

This assessment is reviewed and agreed by the charity's membership organisation Citizens Advice as part of its audit process and covers finance, governance, management, service delivery, research and campaigns work, stakeholder relationships, engagement with the wider service, systems/IT, equality and diversity and fitness for the future. The audit reported that the organisation was able to evidence all of these indicators. The wide geographical area served has brought with it particular and local elements of risk which are recorded, monitored and managed. Information assurance training has been prioritised. Comprehensive, ongoing reporting available to the board mitigates many of those risks. The Trustees have assessed the charity's overall risk as low.

Custodian Trustee Funds

After the local Council for Voluntary Service ceased to operate in 2012, its residual funds were passed over to the Bureaux to be administered on the Council's behalf. The organisation had charitable aims in line with the charity's own objectives as set out in its governing document.

During the year the charity has also continued to work with our local authority partners to administer the Household Support Fund. We also administered fuel vouchers.

The assets of the Council are included within the charity's own funds held within its bank accounts, which are subject to ongoing control reviews by the Trustees. The funds are segregated within the charity's accounting system and are reported to and reviewed by the Trustees on a regular basis throughout the year.

Trustees' responsibilities in relation to the financial statements

The Trustees (who are also the Directors of the company for the purposes of company law) are responsible for preparing the Trustees' Annual Report, which also incorporates the Directors' Report for company law purposes, and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which they must not approve unless they are satisfied that the financial statements give a true and fair view of the state of affairs of the charitable company and of the profit or loss for that period. In preparing these financial statements, the Directors are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements: and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

In so far as the Trustees are aware:
- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Auditors
The auditors Smith & Goulding Limited will be proposed for reappointment in accordance with Section 144(2) of the Charities Act 2011.

Small company rules

These accounts have been prepared in accordance with the special provisions relating to companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and in accordance with the Governing Instrument.

This report has been approved by the Board of Trustees and is signed on its behalf.

Signed on behalf of the Board of Trustees

Robert Sage

Dated: 6th December 2023

Mr. R. Sage, Director and Trustee

REPORT OF THE INDEPENDENT AUDITORS

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

Opinion
We have audited the financial statements of Citizens Advice Lancashire West (the "Charity") for the year ended 31 March 2023 on pages 10 to 21 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the Charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. The trustees have elected for the financial statements to be audited in accordance with the Charities Act 2011 rather than the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity's trustees those matters that we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report or for the opinions we have formed.

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with ethical requirements that are relevant to our audit of the financial statements in the UK, including FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusion relating to going concern
In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the annual report other than the financial statements and our Auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

Opinion on other matter prescribed by the Companies Act 2006
In our opinion based on the work undertaken in the course of our audit

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- we have not obtained all the information and explanations necessary for the purposes of our audit;
- the directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption from the requirement to prepare a strategic report.

Responsibilities of the Trustees
As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. As part of an audit in accordance with the ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit.

Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities including fraud. Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect that those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Smith & Goulding Limited

SMITH & GOULDING LIMITED
Chartered Accountants
& Statutory Auditor
2-4 Southport Road
Chorley
Lancashire PR7 1LD

Dated: 12 December 2023

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrest-ricted Funds	Rest-ricted Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£
Income and endowments from:					
Donations and legacies	2	86,362	-	86,362	92,879
Other trading activities	3	5,539	-	5,539	10,166
Income from Investments	4	17,252	-	17,252	3,842
Income from Charitable activities	5				
Provision of advice		237,454	1,040,905	1,278,359	1,133,630
Total income		346,607	1,040,905	1,387,512	1,240,517
Expenditure on:					
Expenditure on Raising funds		3,001	3,049	6,050	4,290
Expenditure on Charitable activities					
Provision of advice		239,469	940,455	1,179,924	1,128,218
Total expenditure	7	242,470	943,504	1,185,974	1,132,508
Net income/(expenditure) and net movement in funds before transfers		104,137	97,401	201,538	108,009
Transfers between funds	17	95,373	(95,373)	-	-
Net movement in funds for the year		199,510	2,028	201,538	108,009
Reconciliation of funds:					
Total funds brought forward		1,025,254	104,814	1,130,068	1,022,059
Total funds carried forward		1,224,764	106,842	1,331,606	1,130,068

All of the above results are derived from continuing operations. There were no incoming resources attributable to geographical markets outside the United Kingdom (2022 none). All gains and losses recognised in the year are included above. The profit for the year for Companies Act purposes comprises the net income/expenditure for the year and was £201,538 (2022 £108,009).

The notes on pages 13 to 21 form part of these financial statements.

An analysis of the comparative figures for 2022 is set out in note 6 of the accounts.

CITIZENS ADVICE LANCASHIRE WEST

BALANCE SHEET AS AT 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Fixed assets:					
Tangible assets	11		2,299		1,768
Investments	12		83,212		-
			85,511		1,768
Current assets:					
Debtors	13	135,602		8,839	
Cash at bank and in hand	14	1,329,332		1,239,329	
Total current assets		1,464,934		1,248,168	
Liabilities:					
Creditors: Amounts falling due within one year	15	172,339		119,868	
Net current assets			1,292,595		1,128,300
			1,378,106		1,130,068
Creditors: Amounts falling due after more than one year			46,500		-
Total net assets			1,331,606		1,130,068
The funds of the charity:					
Unrestricted funds	17		1,224,764		1,025,254
Restricted income funds	17		106,842		104,814
Total charity funds	17		1,331,606		1,130,068

The notes on pages 13 to 21 form part of these financial statements.

For the financial year in question, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006;

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Board of Trustees and authorised for issue on 6th December 2023 and are signed on its behalf by:

Robert K. Sage

Mr. R. Sage, Director & Trustee

Company Registration Number: 3835274

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF CASH FLOWS
FOR YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2022 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	**21**	158,085	170,967
Cash flows from investing activities:			
Dividends, interest and rents from investments		17,252	3,842
Purchase of property, plant and equipment		(2,122)	(2,652)
Proceeds from sale of investments		-	287,138
Purchase of investments		(83,212)	-
Net cash provided by (used in) investing activities		(68,082)	288,328
Cash flows from financing activities:			
Net cash provided by (used in) financing activities		-	-
Change in cash and cash equivalents in the reporting period		90,003	459,295
Cash and cash equivalents at the beginning of the reporting period		1,239,329	780,034
Cash and cash equivalents at the end of the reporting period	**22**	1,329,332	1,239,329

The notes on pages 13 to 21 form part of these financial statements.

1. **General information**

Citizens Advice Lancashire West's principal office and its registered office for company law purposes is at 35-39 Market Street, Chorley, PR7 2SW. It is a registered charity (no. 1078558) and a company limited by guarantee (no. 3835274), registered in England & Wales.

2. **Statement of compliance**

These financial statements have been prepared in compliance with the provisions of FRS 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'.

3. **Accounting policies**

(a) **Basis of preparation**

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.

The charity meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the entity. Monetary amounts in these financial statements are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The preparation of the financial statements may require the trustees to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities at the balance sheet date and the amounts reported for income and expenditure during the year. However, the nature of estimation means that the actual outcomes could differ from those estimates. The judgements that have had the most significant effect on the amounts recognised in the financial statements relates to the estimate of the useful economic lives of the various fixed assets in the accounts for the purpose of the depreciation charge and the allocation methods used for the apportionment of expenditure between the various restricted and unrestricted projects. The carrying value of the fixed assets after depreciation is disclosed in the notes to the accounts.

(b) **Fund accounting**

Unrestricted income funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and that have not been designated for other purposes. Restricted income funds are funds subject to special conditions imposed by the donor and are not available for purposes other than those specified by the donor.

(c) **Income recognition**

Turnover is the amount derived from ordinary activities and is stated net of VAT. All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donations and grants are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, when the income is deferred. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. Other income is recognised when the service has been performed.

(d) **Expenditure recognition**

Expenditure is included in the Statement of Financial Activities on an accrual basis, inclusive of any VAT which cannot be recovered. Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered. All expenditure has been classified under headings that aggregate all costs related to that category. Where costs cannot be attributed to particular funds, they have been allocated to activities on the basis of the level of staff allocated to the funding received.

Fundraising costs and direct charitable costs, which comprise all costs identified as wholly or mainly attributable to achieving the objects of the charity, include staff costs, wholly or mainly attributable support costs and an apportionment of general overheads. Support costs include all expenditure not directly related to fundraising or charitable activities. Where applicable, such costs are apportioned to charitable activities on the basis of staff costs Governance costs represent the audit fees and the cost of the charity's annual general meeting.

(e) **Pension costs**

The charity has a defined contribution scheme and the pension charge represents the amount payable by the charity to the fund for the year. The costs of the defined contribution scheme are charged against the funds of the charity using the methodology set out above.

(f) **Operating lease agreements**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged on a straight-line basis over the term of the lease.

(g) **Tangible fixed assets**

Fixed assets are stated in the accounts at cost less depreciation. Individual fixed assets costing £1,000 or more are capitalised in the accounts. The carrying values of tangible fixed assets are reviewed for impairment if events or changes in circumstances indicate that the carrying value may not be recoverable. The cost less estimated residual value of IT and telephone equipment is depreciated over three years on a straight-line basis as a result of the short expected useful economic life.

(h) **Investments**

Investments are a form of basic financial instrument and are recognised at their transaction value. The charity does not acquire equity investments, put options, derivatives or other complex financial instruments.

(i) **Debtors**

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

(j) **Cash at bank and in hand**

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

(k) **Creditors**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(l) **Financial instruments**

The charity 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.

2. Donations and legacies

	2023	2022
	£	£
Donations	362	379
Core funding grants	86,000	92,500
	86,362	92,879

The charity has also benefited from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information, regarding the contribution made by volunteers to the charity's activities, is set out in the Trustees' Report.

3. Other trading activities

	£	£
Contributions to running costs	5,539	10,166
Other income	-	-
	5,539	10,166

4. Income from investments

	£	£
Bank interest received on UK deposits	17,252	3,842

5. Income from charitable activities

	£	£
Services rendered to other charities	27,305	37,667
Grants for provision of advice	1,251,054	1,095,963
	1,278,359	1,133,630

Grants represent income received from various service level agreements. Grant income under unrestricted funds includes amounts released to incoming resources from deferred income of £9,467 (2022 £0). Income is deferred in line with funders' requirements for the service to be provided and resources spent over a specific period. The balance of deferred income at the year-end was £122,467 (2022 £9,467). Grant income from restricted funds is shown in note 17 of the accounts.

6. Statement of Financial Activities analysis of comparative figures

	Unrest-ricted Funds	Rest-ricted Funds	Total Funds 2022
	£	£	£
Income and endowments from:			
Donations and legacies	92,879	-	92,879
Other trading activities	10,166	-	10,166
Income from investments	3,842	-	3,842
Income from charitable activities			
Provision of advice	132,218	1,001,412	1,133,630
Total income and endowments	239,105	1,001,412	1,240,517
Expenditure on:			
Expenditure on Raising funds	1,207	3,083	4,290
Expenditure on Charitable activities:			
Provision of advice	100,084	1,028,134	1,128,218
Total expenditure	101,291	1,031,217	1,132,508
Net income/(expenditure) and net movement in funds before transfers	137,814	(29,805)	108,009
Transfers between funds	-	-	-
Net movement in funds for the year	137,814	(29,805)	108,009
Reconciliation of funds			
Total funds brought forward	887,440	134,619	1,022,059
Total funds carried forward	1,025,254	104,814	1,130,068

7. Total expenditure

	Direct Costs	Support Costs	Total 2023	Direct Costs	Support Costs	Total 2022
	£	£	£	£	£	£
Expenditure on charitable activities: Unrestricted funds						
Salaries	145,328	31,548	176,876	46,278	23,525	69,803
Staff costs	5,237	250	5,487	1,132	168	1,300
Office	19,418	2,734	22,152	759	2,041	2,800
Premises	31,767	1,672	33,439	24,703	1,300	26,003
Governance costs	-	1,515	1,515	-	178	178
	201,750	37,719	239,469	72,872	27,212	100,084

7. **Total expenditure (continued)**

	Direct Costs	Support Costs	Total 2023	Direct Costs	Support Costs	Total 2022
	£	£	£	£	£	£
Expenditure on charitable activities: Restricted funds						
Salaries	665,482	126,386	791,868	667,352	133,949	801,301
Staff costs	20,897	1,694	22,591	24,035	2,405	26,440
Office	68,239	19,632	87,871	76,816	50,198	127,014
Premises	32,678	1,719	34,397	49,206	2,590	51,796
Governance costs	-	3,728	3,728	-	4,151	4,151
Other	-	-	-	17,432	-	17,432
	787,296	153,159	940,455	834,841	193,293	1,028,134

The figures for other expenditure relate to specific costs for the provision of services by other partners within the Help Through Crisis project.

8. **Net income/expenditure**

	2023	2022
	£	£
is stated after charging:		
Depreciation	1,591	1,919
Auditor's/examiner's remuneration -Audit fees	3,433	3,150
-Other financial services	3,433	3,150

9. **Staff costs and numbers**

	£	£
Wages and salaries	785,368	719,780
Social Security costs	54,311	43,150
Pension costs	132,646	111,595
	972,325	874,525

There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000. The total employee benefits of the Trust's key management personnel were £56,575 (2022 £55,205). The average number of employees during the year was 41 (2022 41) and the average monthly number of full-time equivalent employees including part time staff during the year analysed by function was as follows: -

Advisors	27	27
Administration	5	5

10. **Trustees remuneration and expenses**

The Trustees received no remuneration or benefits from the charity during the year (2022 none). No expenses were paid to the trustees during the year (2022 none). Apart from this there were no other related party transactions during the year that require disclosure (2022 none).

11. Tangible fixed assets

		Equipment	Total
(a)	**Cost**		
		£	£
	At 1 April 2022	99,244	99,244
	Additions	2,122	2,122
	Disposals	-	-
	At 31 March 2023	101,366	101,366
(b)	**Depreciation**		
	At 1 April 2022	97,476	97,476
	Charge for year	1,591	1,591
	Disposals	-	-
	At 31 March 2023	99,067	99,067
(c)	**Written down values**		
	At 31 March 2023	2,299	2,299
	At 31 March 2022	1,768	1,768

12. Fixed asset investments

	2023	2022
	£	£
Cash deposits:		
At 1 April 2022	-	287,138
Additions in year	83,212	-
Disposals in year	-	(287,138)
At 31 March 2023	83,212	-

13. Debtors

	£	£
Trade debtors	113,092	2,598
Prepayments and accrued income	17,478	6,241
Other debtors	5,032	-
	135,602	8,839

14. Cash at Bank

	£	£
Short term UK deposits	972,553	737,631
Cash at bank and in hand	499,995	542,104
	1,472,548	1,279,735
Less amounts held as banker	(143,216)	(40,406)
	1,329,332	1,239,329

14. **Cash at Bank (continued)**

Amounts held as banker: -

	At 1April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
Chorley & South Ribble CVS	2,447	-	-	2,447
DEFRA Emergency Assistance	301	-	(301)	-
Cost of Living payments -Chorley BC	-	21,000	-	21,000
Household Support Fund - Wyre BC	1,787	-	(1,787)	-
Household Support Fund - Chorley BC	21,655	195,555	(189,362)	27,848
Household Support Fund - South Ribble BC	9,216	265,610	(185,974)	88,852
Household Support Fund - West Lance BC	5,000	5,000	(6,931)	3,069
	40,406	487,165	(384,355)	143,216

After the local Council for Voluntary Service ceased to operate in 2012, its residual funds were passed over to the charity to be administered on the Council's behalf. The organisation had charitable aims in line with the charity's own objectives as set out in its governing document. In 2021 the charity was also requested to administer the payment of DEFRA Emergency Assistance grants on behalf of West Lancs CVS and West Lancs BC, which are organisations with similar charitable aims and this scheme has now completed.

In addition, in 2022 four local authorities with similar aims also requested the assistance of the charity in the distribution of vouchers under their schemes for individuals experiencing fuel poverty and other financial hardship which has expanded further in 2022-23. One of the authorities Chorley BC has also started a new scheme for cost of living assistance and the scheme funds are to be distributed on their behalf as well by the charity.

The assets are included within the charity's own funds held in its bank accounts, which are subject to ongoing control reviews by the Trustees. The funds are segregated within the charity's accounting system and are reported to and reviewed by the Trustees on a regular basis throughout the year.

15. **Creditors:** Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	20,834	67,169
Accruals and deferred income	151,505	52,699
	172,339	119,868

15. **Creditors:** Amounts falling after more than one year

	£	£
Accruals and deferred income	46,500	-

Deferred income within and after more than one year represents income received in advance for multi-year projects deferred in line with funders' requirements for the service to be provided and resources spent over a specific period.

16. **Commitments under operating leases**

At 31 March 2023, the charity had commitments under non-cancellable operating leases as set out below: -

	2023	2022
	£	£
Total operating lease payments due:		
Not later than one year	5,400	-
Later than one year and not later than five years	-	16,200
Later than five years	-	-

17. Movement in funds

	B/fwd at 1 April 2022	Income	Expenditure	Transfers	C/fwd at 31 March 2023
	£	£	£	£	£
Unrestricted funds					
General funds	1,025,254	346,607	(242,470)	95,373	1,224,764
Restricted income funds					
MaPS	-	558,558	(463,185)	(95,373)	-
PensionWise	-	342,269	(342,269)	-	-
West Lancs BC	15,816	50,000	(65,816)	-	-
Adviceline service	-	10,000	(10,000)	-	-
Big Lottery EPIC	-	66,320	(48,304)	-	18,016
Domestic abuse services	51,426	-	-	-	51,426
Citizens Advice B'burn with Darwen	37,400	-	-	-	37,400
Energy projects	172	13,758	(13,930)	-	-
	104,814	1,040,905	(943,504)	(95,373)	106,842

The nature and purpose for each restricted fund is determined by the funding bodies providing the grants for the particular projects. All grant income received and expenditure incurred is directly related to the particular project for which funds have been approved by the particular body concerned.

The funding received through the national body Citizens Advice includes the government Money Advice and Pensions Service (MaPS) for the provision of debt advice sessions to members of the public. Additional funding was also received for increased capacity for the service this year. It has been agreed with Citizens Advice that the residual funds for the year can be transferred to unrestricted funds at the year end.

Funding has also continued from this source for the PensionWise project as part of a national initiative to provide guidance for people as a result of the pension freedoms introduced in 2014. In addition, funding has also been released this year to help with efficiency matters for the Adviceline service by the provision of an assessor and training mentor.

Funding was also received this year from the Big Lottery Enabling People in Crisis project (EPIC) which with matched funding from Chorley BC and South Ribble BC is for the support of vulnerable people with complex issues and those experiencing hardship.

The grant received from West Lancs BC for the general provision of Information/Advice/Money/Debt services within the Borough changed in 2020 to restricted funding over the period of this multi-year service agreement.

Funds received from organisations for the running of domestic abuse services brought forward from earlier years are to be used in due course for the purpose of developing both the capability and new ways of working to improve early intervention and prevention of violence against women and girls. Funds transferred from Citizens Advice Blackburn with Darwen, when its operations ceased in 2018, are being held towards the running costs of a digital advice service to support disadvantaged people in the Blackburn with Darwen areas.

There has also been funding received from the Energy Advice Programme and similar projects to assist in the running of various programmes providing advice and support to members of the public who are at risk of fuel poverty and for raising carbon monoxide awareness.

18. **Share capital**

The company is limited by guarantee and does not have a share capital.

19. **Analysis of net assets between funds**

Fund balances at 31 March 2023 are represented by:	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Tangible fixed assets	2,299	-	2,299
Investments	83,212	-	83,212
Current assets	1,230,322	234,612	1,464,934
Creditors: amounts falling due within one year	(91,069)	(81,270)	(172,339)
Creditors: amounts falling due after more than one year	-	(46,500)	(46,500)
Total funds	1,224,764	106,842	1,331,606

The Trustees consider that the resources of each fund are held in the appropriate form to meet the requirements of the fund.

20. **Pension commitments**

The charity operates a defined contribution pension scheme, Citizens Advice Lancashire Pension Scheme, for all employees. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund in respect of 50 members of staff (2022 47) and amounted to £132,646 (2022 £111,595). At the Balance Sheet date, there were no unpaid contributions due to the fund (2022 none). The charity has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

21. **Reconciliation of net income/(expenditure) to net cash flow from operating activities**

	2023	2022
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	201,538	108,009
Adjustments for:		
Depreciation charges	1,591	1,919
Dividends, interest and rents from investments	(17,252)	(3,842)
(Increase)/decrease in debtors	(126,763)	35,719
Increase/(decrease) in creditors	98,971	29,162
Net cash provided by (used in) operating activities	158,085	170,967

22. **Analysis of cash and cash equivalents**

	£	£
Cash in hand	283	194
Notice deposits (less than 3 months)	1,329,049	1,239,135
Total cash and cash equivalents	1,329,332	1,239,329

Citizens Advice Lancashire West

England & Wales - Charity number 1078558

Accounts

Annual Report 2021/2022

Company number 3835274 Charity Number 1078558 FCA: FRN 617644

Citizens Advice Lancashire West

Bankers:

- Barclays Bank, 54 Lombard Street, London, EC3P 3AH.
- CAF Bank Limited, Kings Hill, West Malling, Kent, ME19 4TA.
- Yorkshire Bank, Account Management Services, Bering House, Mariner Court, Clydebank Business Park, Glasgow, G81 2NR.
- Santander, Middle Office Operations, Santander, 298 Deansgate, Manchester, M3 4HH.
- Scottish Widows Bank, 67 Morrison Street, Edinburgh, EH3 8YJ

Solicitors

John Hardwick, Kevills, 5 Park Road, Chorley, PR7 1QS.

Auditors/Independent Examiners

Smith and Goulding & Co Chartered Accountants, 2/4 Southport Road, Chorley, PR7 1LD.

Statement of Internal Control

The trustee board of Citizens Advice Lancashire West oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Lancashire West hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

The Citizens Advice service: here to help

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

The Citizens Advice service offers free, confidential advice online, over the phone and in person.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations - from companies right up to the government - how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward; whoever they are, and whatever their problem.

When we say we're here for everyone, we really mean it. People rely on us because we're independent and totally impartial

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17. Citizens Advice helps people find a way forward

The pandemic redefined life as we knew it.

As a local service we were there to help local people find a path through the uncertainty.

Chair's Report

This year for all of us was eventful. We moved away from the immediate operational effects of the pandemic, furlough ended together with most of the government imposed restrictions. I reflect that at Citizens Advice Lancashire West we worked throughout the pandemic, we did not furlough our staff, our staff learnt new methods of working and we delivered the service. Unfortunately, we lost many good volunteers. Volunteers are at the very heart and soul of our organisation.

We are addressing that loss in many ways including collaboration with universities and other organisations to attract the talent we need.

Our success depends upon senior leadership, staff, and volunteers without whose magnificent efforts we would achieve very little.

I would like to also thank our institutional funders for their help and support.

John Crompton

Chief Executive's foreword

In the year 2021-2022 the value and commitment of our volunteers has never been more evident. Despite personal challenges for some, they have continued to come day after day to give their time for free to support their communities.

As the need for our services increases year on year, we are very aware of the demands this places on both new and existing volunteers, but I am pleased to say our volunteers continue to meet that challenge.

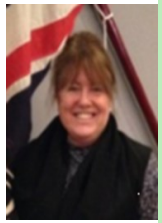
We have continued to tailor our services to meet the needs of our communities and how they wish to engage with us, developing our on-line offering as well as our face to face and telephone services. Again our staff and volunteers have accommodated the need for flexibility in our service offer to ensure local people have a service upon which they can rely.

Going forward into 2022-23 our support will be needed more and more as many in our communities face challenges they may not have ever experienced. At Citizens Advice Lancashire West, we believe no one should have to face problems alone, which is why our advice is always free. To meet demand, the need to increase our volunteer numbers is of paramount importance and the Trustee Board have made this a priority for 2022-23.

Once again, may I take this opportunity to thank our statutory, community and third sector partners for their continued support of the Charity. Their commitment is vital to ensuring every resident is able to access free confidential advice online, over the phone and in person.

Finally, it is with regret that I have to report the sad passing of one of our valued colleagues, Guy Simpson, who worked tirelessly for Citizens Advice Lancashire West for over nine years.

Diane Gradwell



Supporting our 42 paid staff throughout the pandemic and beyond with Health and Wellbeing

We are a disability confident employer

All staff have access to free Employee Assistance Programme to support both them and their families

Staff can access wellbeing platforms for mental health and wellbeing support through Bird and Togetherall

Many thanks to all our volunteers

who gave £129,000.00 worth of hours to support the local clients of Citizens Advice Lancashire West during 2021– 2022.

(calculation is based on the living wage)

How the service helped local people during 2021—2022

We opened 26,812 new cases in 2021—2022

Call answered on Advice line	Client contacts overall	Clients helped with Debt	Visits to the website	Household Support Fund processed
10,859	45,148	985	255,975	£137,250.00

Pension wise contacts	Energy Advice contacts	Help to Claim Contacts	Help through Crisis contacts	Fuel Vouchers processed
6958	1783	3282	430	£42,120.00

Generalist Advice Services

We have continued to meet the standards set within the framework for advice at audit each month and exceeded our own expectations of delivering during this pandemic. We started the year on Step 2 of the Roadmap, outdoor gatherings limited to 30 and the 'rule of 6' indoors. First of the vaccinations were invited from March 2021 onwards though it would be July 2021 before the remaining restrictions started to lift. After 18 months, the Coronavirus Job Retention Scheme (CJRS) also came to an end on 30 September 2021. The offices remained closed to clients apart from the most vulnerable and again the volunteers have been outstanding in their continued support in providing information and advice to our clients.

Top 5 issues

Debt

Universal Credit

Benefits and Tax Credits

Financial Services & Capability

Housing

Our clients

60% female, 40% male

5% disabled

44% long term health condition

51% no health condition

92% white

The Chorley, Skelmersdale and Fleetwood offices were Census Centre's during March 2021 and all appointments took place via telephone call.

Our new IT and softphone systems have bedded in well. Both staff and volunteers use the instant messaging and video calling features on a daily basis.

We lost a small number of volunteers over the year but also gained new trainees.

The Towngate office in Leyland was closed and a new office opened in West Paddock, the Civic Centre.

"It was a breath of fresh air to hear a friendly voice rather than an automated one. Citizens Advice does wonders for people's lives"

Money and Debt Advice

- During the pandemic and lockdown in 2021 –2022 we saw a decrease in clients coming for debt advice due to payment holidays and restrictions on enforcement and eviction/repossession activities from lenders and creditors.
- This year 146 more local clients came to us for advice showing that clients are now ready to start managing their debts again.
- In July 2021 we resumed face to face services and our new telephone debt helpline model has allowed us to increase our advice capacity and help more clients than ever before.
- Credit cards became our most prevalent debt overtaking unsecured loans.
- We have seen an increase of 36% in clients coming to us this year with council tax arrears and it has risen to our second most common debt.
- One of our biggest increases is for clients with water debts where we have seen an increase in clients asking for help by 47%.
- We have also seen 28% more clients with energy debts and we expect this curve to continue as clients struggle to afford to top up their meters and pay their ongoing direct debits.
- Many clients who contact us are now on prepayment meters, struggling to top up, and are concerned about the future of energy prices. More clients than ever are self disconnecting as they prioritise other essentials such as food and rent over electricity and heating.

Energy Advice Programme (EAP)

- We were able to advise 40 clients about their complex energy issues, ranging from erroneous switches, back billing by suppliers, fitting of prepayment meters to pay off energy debts and issues around Supplier of Last Resort, after a current supplier ceased trading.
- The target set for this round of funding was 130 cases based on the previous year's success. This year national Citizens Advice (CitA) introduced Quality Dip-Checks and firmer requirements for case recording with an expectation of most clients with complex issues and who met the eligibility criteria for the EAP project taking around 3 hours of adviser time.
- The impact of this was that not only have fewer clients come forward with energy issues, but the amount of time on each case was also much longer than before. From feedback at Energy Lead meetings, it has been clear that we were not the only local office that experienced these challenges and assurances have been given by CitA that targets would be adjusted for next year if they secure funding for the project.

Big Energy Saving Network

- This project has continued for another year in the same format; raising awareness of energy-saving actions, alerting people to eligibility for the Warm Home Discount and ensuring consumers could register for their supplier's Priority Services Register if they were eligible.
- Unlike previous years where the project had to be delivered at outreach locations, a concession was made in light of Covid and the ongoing restrictions of face-to-face services.
- Our targets this year were 50 client interaction sessions with 30% agreeing to provide feedback about the service they were offered. We were given permission to restrict the interaction to other channels of communication, including email and telephone.
- In total 51 clients, new to energy advice, were offered information about their energy usage and how to get the support they needed from their supplier, with 19 giving consent to provide feedback.

Fuel Vouchers

- As with previous years, across the financial year we have assisted in delivering this service from two different schemes. The first scheme, via the Energy Saving Trust/CitA distributed via Charis, ran from May 2021 to September 2021 and over the course of 4 months we assisted in distributing 116 voucher codes (ranging from £28 to £49) to 101 clients.
- The second scheme run by the Fuel Bank Foundation/CitA and distributed via Auriga started on 14/2/22. Between the start of this scheme and the end of the financial year, we assisted in distributing 84 vouchers to 73 clients at £49 per voucher.
- In just 5 months the demand for this short-term help increased from less than one a week to 14 a week; this may be due to increased awareness of this type of support we could offer, however it may also be an indication that households were already starting to feel the pinch. We feel confident in the demand for this support will continue into the next financial year as more families struggle to pay for their energy usage.

Welfare Benefits Specialist

In the year under review we saw the Pandemic continue to wreak havoc. One of the main casualties was health care assessments for clients who had to undergo a work capability assessment or a medical assessment for Personal Independence payment (PIP).

Before the pandemic the norm was for the medical assessors to see people face to face, however because of the pandemic the use of the telephone is now the norm not the exception. Put simply, the lack of face to face contact prevents the health care assessors, no matter how well trained, to pick up on non-verbal signals and see for themselves how a client's disabilities disrupt their lives. The result is that many more people are being rejected because they have not been able to see an assessor face to face. Getting that decision overturned is time consuming and highly stressful for the client. Thankfully we have two volunteer advisers who specialise in appeals who can assist and their track record is such that we win far more than we lose. Despite the chaos caused by the Pandemic and the significant decline in appeals being heard, in the year under review we succeeded in winning all 6 appeals generating £4,901.00 in benefits.

No one should underestimate how life changing these awards are; for all it is the end of a long, hard and stressful road lasting at least 12 and up to 18 months. The joy of winning and getting backdated the benefits that they were due in the first place cannot be adequately described; it has been, for all, life changing.

Another of the by-products of the Pandemic has been the increase in the numbers of clients citing anxiety and depression as a reason why they deserve PIP and other disability benefits. Unfortunately many people who come to us cannot put into words just how the debilitating conditions of anxiety and depression combine to disrupt their lives so we are their voice and scribe. However, what is always needed is strong medical evidence from their GP and mental health specialist. Regrettably despite that being requested it is not always available with the result that the client loses out.

I am often asked why do I and my colleagues devote our free time and talent to Citizens Advice. My answer is always the same we offer a helping hand to all that need it when they need it most. Being non-judgemental and above all acting with care and compassion.

In these challenging times I know that sometimes compassion fatigue can creep in but from all I see and hear thanks to the constant help and support we get from all the paid staff, that, is not the case here.

Neil Williams BEM

Volunteer Welfare Benefit Specialist

Help to Claim — supporting clients in claiming Universal Credit

The Help to Claim service delivers dedicated advice to help clients navigate the complexities of Universal Credit.

For our delivery area, all KPI Measures remained green across the board for each quarter of 2021-22 with the team delivering the advice at a high level of quality and maximum availability across phone and webchat channels.

Advisers helped clients to understand how their circumstances determine their entitlement and gave the client clarity on what they could receive from Universal Credit, such as:

- Helping people to know if they are entitled to claim Universal Credit and calculating what their circumstances mean they could be entitled to
- Preparing and supporting clients with the activities needed to make and maintain a claim for Universal Credit
- Identifying when a client's circumstances meant a non-digital route would be needed for a client to successfully maintain a claim and taking direct action in helping those clients engage with the DWP
- Help clients understand what their entitlement to support with Housing costs would be, what evidence they would need to provide and helping them understand the procedures to challenge it when awards were incorrect
- Explaining to clients that changes need to be reported to their claims to help them avoid the pitfalls of not reporting a relevant change in circumstances in the required time frames
- Highlighting where a work search requirement could be imposed on the client and what they would need to do to meet those requirements to maintain their claim.

Help Through Crisis — People in crisis

Funded by the National Lottery

Our Help Through Crisis project continues to support and assist vulnerable people living in Chorley and South Ribble.

Key Facts

In the year to 31st March 2022 we have assisted a further 200 vulnerable people helping them achieve their goals and enabling them to prepare for the future.

Due to the various lockdowns and local restrictions caused by the impact of the Covid 19 pandemic the project continued to use different methods of communication to support vulnerable clients. This was achieved by telephone, web chat, zoom/whats app.

People with existing issues of anxiety and depression were worse during the pandemic. Everyone was extremely grateful for regular telephone calls. Many said it was the only time they had spoken to someone else that week.

As some restrictions lifted we have been able to carry out some face to face meetings with social distancing in place.

Help Through Crisis case study

51-year-old single female living on her own in a housing association property. Client has long term health issues including bipolar, social anxiety, high blood pressure, heart and thyroid issues and has self- harmed on a number of occasions. Client had been in receipt of a number of means tested benefits however after a review she was deemed fit to work by the DWP and all benefits were stopped leaving the client with no income to pay bills, buy food and unable to pay for the prescriptions that she needed

The client was assisted with appealing the benefit decision, provided with food bank vouchers and helped with her prescription charges.

Due to our intervention all benefits are now back in place which has greatly improved the client's circumstances and has decreased her levels of stress which were affecting her mental and physical health

Client is extremely grateful for all the help and support provided both emotionally and practically and expressed her gratitude. Client stated, "I feel in a much better place now, have stopped self-harming and am able to cope much better as a result of the support given. I would not hesitate to recommend the service to others Thank you "

Citizens Advice helped me find a way forward

LOTTERY FUNDED

Pension wise

Pension wise

citizens advice Lancashire West

- April 2021 marked 1 year since the transition to a full telephony service. The issues of the transition were past, people had become used to lockdown and furlough and consistency was now the main target.
- We had 5824 bookings between March 2021 and April 2022, an increase of 682 from the 2020-2021 year. It is possible that more people were looking to retire early due to the pandemic.
- We remained among the top performers nationally, consistently remaining in the top 5 in all areas. We had a high availability to actual appointment percentage at 88%. This was 7% over the national average and is due to the large range of time slots we offer compared to other locations. We were also below the national average for appointment length and at 101% utilisation, well above the national average of 93%.
- April was also when we rebranded from MaPS to MoneyHelper. The website didn't launch until June though. This led to some confusion and concern among clients but the Pension Wise name remained which helped maintain the levels of trust and security that clients already felt.
- Mid July saw the end of Covid restrictions in the UK. We did see a drop off in bookings through August until the end of the year, possibly in relation to people coming off furlough. This was in line with national expectations.
- The British Sign Language service continued to grow. Requests increased significantly, and booked appointments nearly doubled compared to the same time period of 2020-2021.
- 1 Guider left through ill health and three more retired. 5 new Guiders were recruited throughout the year. Of these; 1 Guider left during the training; 1 left during his probation period; 1 is now active and delivering appointments and two will finish their training by April 2022.

Financial review

Approval

This annual report of the Trustees, under the Charities Act 2011 and the Companies Act 2006, was approved by the Board of Trustees.

Our funders

Citizens Advice Lancashire West receives support from a wide range of funders and we obtain the maximum value for every pound we spend. We would like to thank all of the organisations that have supported us during 2021/2022. We look forward to working with all of you in future years.

Local Authority Funders

Chorley Borough Council

South Ribble Borough Council

West Lancashire Borough Council

Wyre Borough Council

Local Authority Funding allowed us to attract other funding from:

Money Advice and Pensions Service (Debt and Pension wise)

Big Energy Savings Network

Energy Advice Programme

Big Lottery—Help Through Crisis Project

Good Things Foundation (Census)

Help to Claim (Universal credit Project)

£129,000.00 worth of volunteer support

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems.

We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

www.citizensadvicelancashirewest.org.uk

Registered Charity Number 1078558

Registered office - Citizens Advice Lancashire West, 35-39 Market Street, Chorley, PR7 2SW

March 2022

Company Number
3835274

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

Registered Charity Number: 1078558

CITIZENS ADVICE LANCASHIRE WEST

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REPORT OF THE TRUSTEES OF

CITIZENS ADVICE LANCASHIRE WEST

YEAR ENDED 31 MARCH 2022

The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the Directors' report as required by company law, and the financial statements for the year ending 31 March 2022.

Reference and administrative details

Citizens Advice Lancashire West's principal office and its registered office for company law purposes is at 35-39 Market Street, Chorley, PR7 2SW. It is a registered charity (no. 1078558) and a company limited by guarantee (no. 3835274), registered in England & Wales. It is governed by its Articles of Association, dated 4 December 2018. The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the directors' report as required by company law, and the financial statements for the year ending 31 March 2022.

Trustees and Directors
The Trustees who served during the year and on the date of the approval of this report are:

John Crompton	Chair
Anthony Harrison	Vice-Chair
Robert Sage	Treasurer
Pat Darling	Elected Member
Jeannie Stirling	Elected Member
Jane Whittington	Elected Member
Kevin Hodges	Elected Member
John Waugh	Elected Member (resigned 13/9/21)
Patrick Egan	Elected Member
Cllr Gordon France	Chorley Borough Council
Cllr Paul Ellison	Wyre Borough Council
Cllr James Flannery	South Ribble Borough Council
Cllr Adam Yates	West Lancashire Borough Council (resigned 26/5/21)
Cllr Yvonne Gagen	West Lancashire Borough Council (appointed 18/7/2022)

Company Secretary
Diane Gradwell

Structure, governance and management

The Trustees meet at least four times per year plus the Annual General Meeting. There is a Finance Sub-Committee and Personnel Sub-Committee who both have their own terms of reference and report to the main Trustee Board.

Trustees, who are also Directors of the company, are appointed in accordance with the Articles of Association of the Charity. In the financial year 2021/22, one Trustee was nominated from each of Chorley, South Ribble, Wyre and West Lancashire Borough Councils.

The Trustees Board plays a crucial role in giving the strategic direction and vision for the charity. The Trustee Board oversees the finances, sets recruitment and fundraising priorities and is responsible for ensuring the viability of the charity. They have responsibility for managing risk and ensuring internal controls operate effectively. The trustees receive no payment for their services.

Trustees are recruited through an open and transparent selection and interview process. Recruitment to the trustee board aims to reflect the diversity of the community within which the charity is located, vacancies being promoted both internally and externally, and via the charity's website. We seek individuals with the skills and vision needed to provide sound leadership. New trustees are invited to initial discussions with the Chair about the nature and purpose of the charity and are then invited to attend and observe trustee meetings. After their appointment new trustees are provided with an induction pack, access to on-line information and trustee training.

Structure, governance and management (contd)

The day-to-day management of the charity is delegated to the Chief Executive, Diane Gradwell, who is assisted by key personnel covering finance, project management and quality assurance. The charity's services are carried out by paid members of staff assisted by a large number of volunteers who give generously of their time.

Appraisal of the Chief Executive is the responsibility of the trustee board. This ensures the Chief Executive has all the resources and support necessary to perform successfully and to provide the opportunity to discuss how the organisation is performing against key contracts. The Chief Executive's remuneration is set by evaluation against set criteria to ensure fairness and equality, and taking into account a number of factors such as job evaluation score, external benchmarking, internal benchmarking and the particular role undertaken.

The charity also employs or uses the following: -

Bankers - Barclays Bank, 38 Fishergate, Preston, Lancashire PR1 2AD & CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Accountants – Smith & Goulding Limited, 2-4 Southport Road, Chorley, Lancashire PR7 1LD.

Solicitors – Kevills, 5 Park Road, Chorley, PR7 1QS

Objects and Activities

The charity was first established for the promotion of any charitable purpose by the advancement of education, the protection of health and the relief of poverty, sickness and distress, for the benefit of the communities it serves.

To achieve its legal purpose, the charity remains committed to providing free, confidential advice to everybody regardless of race, gender, disability, sexual orientation, age or nationality across all its areas of benefit. Advice and information is provided on a wide range of subjects including debt, welfare benefits, housing, employment, consumer issues, relationships, family matters, health, education, discrimination, immigration and the law, together with casework specifically in debt and welfare benefits. The charity also supports individuals and families experiencing domestic abuse. The service is provided face to face, by telephone, by email, webchat, through digital help centres and via its website at www.citizensadvicelancashirewest.org.uk

The charity is fully committed to compliance with the requirements of the General Data Protection Regulation (GDPR), Data Protection Act 2018 and any successor legislation (together, the 'data protection legislation'). Citizens Advice is committed to a policy of protecting the rights and freedoms of individuals with respect to the processing of their personal data and special category personal data.

The Charity is also authorised and regulated by The Financial Conduct Authority- FRN: 617644.

The Trustee Board continually assesses its strategic plan based on evidence gained through consultation with stakeholders and needs assessments. The Business and Development Plan is refreshed annually and is monitored throughout the year.

These ongoing long-term goals also remain the charity's aims and objectives in the short term during each accounting period and its annual activities are intended to achieve these ends.

Public benefit statement

The Trustees confirm that they have complied with their duties in delivering public benefit in accordance with the charity's aims and have had due regard to the guidance on public benefit published by the Charities Commission in exercising their duties.

Development, activities and achievements this year

To enable the achievement of its aims and objectives, the charity provides advice in conjunction with a number of partners and through a variety of projects. We continued to operate all services and functions via phone and digital channels, with remote access to all resources for both staff and volunteers. New shared resources were also built to enable a more efficient client journey.

During this year the phased return to office locations for all staff and volunteers was introduced, whilst the ability to access systems remotely was maintained. Our Website and social media were constantly updated to give the latest news for both our service delivery and other local services.

Once again, this year has not been without challenge, but thanks to the dedication of our staff and volunteers we were able to ensure sustained access for clients to all our services. This has ensured Citizens Advice service users were able to access a whole range of advice and support projects to meet their needs.

Once again, throughout 2021-2022 the Charity has met all its contractual obligations and achieved all performance related outcomes, in terms of cases dealt with during the year. This has enabled the Charity to continue meeting both its short and long-term objectives by providing the advice and support required to improve the circumstances of its service users.

Our digital help centres continued to enable us to support clients who needed support to make on line applications and enhance their skills. The digital centres have provided much needed support to those individuals who are digitally excluded throughout our areas of benefit.

Our membership of Citizens Advice was confirmed and once again the charity was graded 5 across all areas in the Leadership Self-Assessment, 5 being the highest achievable score.

Outcomes and Benefits

All the charity's work ensures the public are able to benefit from access to information, advice and casework to support them to resolve their individual and family problems. This in turn has improved economic well-being, ensured retention of accommodation, improved health and well-being and given local people the confidence to manage future challenges. Guidance provided by the Charity Commission on public benefit has informed the work of the Trustees in reviewing the aims and objects of the charity.

The main sources of funding are shown in the notes to the accounts. The fulfilment of the various funders' requirements during the year has enabled the charity to meet its own key objectives as has the expenditure this year, particularly on staffing costs. The results for the year including the impact of changes in funding streams are as set out in the Statement of Financial Activities and associated notes to the accounts. The income figures demonstrate the continuing trend of greater levels of restricted funding compared to previous years and the expenditure reflects the rise in the costs required to manage this type of funding. The charity's financial position at the year-end remains strong as set out in the Balance Sheet and is considered further as part of the Reserves Policy review below.

Future Developments

Maintaining services, which meet local demand is once again our focus. Working with our partners we are committed to maintaining accessible local services, which meet all our communities' needs. The Charity will be working to ensure all existing contracts evidence value for money as well as quality of service delivery.

Once again the recruitment and training of volunteers is of prime importance to ensure we are able to maintain services throughout our areas of benefit. Re-engaging existing volunteers, who were resting during the Covid-19 lockdown, has proved challenging as many have taken the opportunity to review their personal priorities. The Charity is aware of the need to ensure all those who volunteer feel well supported and valued. Recruitment is a major strategic priority for Trustees.

Reserves and Investment Policy

In the course of the year the Trustees have undertaken a review of the reserves policy. The policy is to maintain a General Reserve and a Maintenance and Development Reserve. The purpose of the General Reserve is to cover periods of financial difficulty and to provide sufficient funds for a smooth wind-up of the company should this ever become necessary in the event of a major funder withdrawing support, which would involve considerable redundancy costs due to the long- term employment of core staff. The Trustees feel that this Reserve should not fall below 3 months' expenditure and, in the event that the Company General Reserve falls below this level, the Trustees would be concerned that the Company would be failing financially in which case an exit strategy would have to be considered.

At 31 March 2022, without any amendment, the General Reserve stands at £1,130,068. This figure includes restricted funds of £104,814. The Trustees recommend that the balance of the General Reserve be reviewed on an annual basis based on guidelines from Citizens Advice and current activity levels and is to be left at £820,000 as previously(i.e. approximately 8 months' expenditure). This has been maintained due to staffing levels and the knock-on effect of Covid 19.

The purpose of the Maintenance and Development Reserve is to ensure that the current level of provision of services is maintained should there be a shortfall in the level of funding received. In addition, the reserve funds make provision for any future development of services, extra staffing given the wide geographical spread we now cover, and additionally to provide funds for any future asset purchase. Our funding for the forthcoming twelve months however could be reduced as the various funders struggle to meet budget cuts. As a result of the possible reduction in income due to possible loss of contracts and with the expansion of the areas in which we now operate with the additional costs that this involves, we are utilising funds from the Maintenance and Development Reserves and the balance has been increased in anticipation of this. Based on information currently available the Trustees are recommending that the balance of the Maintenance and Development Reserve be held at a level of £310,068. This figure includes the restricted funds totalling £104,814.

The funds are currently invested in easily accessible cash deposits to balance the possible requirement for liquid funds against the requirement to generate as high a return on the investments as possible, while keeping the funds secure from all possible risk. Currently the Charity does not constrain the investment policy with social, environmental or ethical matters. The Trustees have accepted that the prevailing market rates are currently lower than they would wish and the return for the year on the investments is the best available in these circumstances.

Risk Management

The charity has an annual budget approved by the Trustees. There is a regular consideration of the financial results by the Trustees, including the review of variance from budget and comparison with benchmarks. The appropriate segregation of duties and delegation of authority has been put in place and there is a regular consideration of new risks facing the charity and the steps needed to deal with these.

The Trustees assess the major risks to which the Charity is exposed with systems in place to ensure their mitigation. Financial risk is a major priority and this is mitigated by ensuring a broad funding portfolio across a range of services, which meet the needs of the areas of benefit, whilst maintaining a sound reserves position

This assessment is reviewed and agreed by the charity's membership organisation Citizens Advice as part of its audit process and covers finance, governance, management, service delivery, research and campaigns work, stakeholder relationships, engagement with the wider service, systems/IT, equality and diversity and fitness for the future. The audit reported that the organisation was able to evidence all of these indicators. The wide geographical area served has brought with it particular and local elements of risk which are recorded, monitored and managed. Information assurance training has been prioritised. Comprehensive, ongoing reporting available to the board mitigates many of those risks. The Trustees have assessed the charity's overall risk as low.

Custodian Trustee Funds

After the local Council for Voluntary Service ceased to operate in 2012, its residual funds were passed over to the Bureaux to be administered on the Council's behalf. The organisation had charitable aims in line with the charity's own objectives as set out in its governing document.

During the year the charity has also continued to administer the local distribution of vouchers for the Energy Industry Voluntary Redress Scheme and to deal with the payment of DEFRA Emergency Assistance grants on behalf of West Lancs CVS and West Lancs BC, which are again organisations with similar charitable aims. In addition, in the current year, four local authorities with similar aims also requested the assistance of the charity in the distribution of vouchers under their schemes for individuals experiencing fuel poverty and other financial hardship.

The assets of the Council are included within the charity's own funds held within its bank accounts, which are subject to ongoing control reviews by the Trustees. The funds are segregated within the charity's accounting system and are reported to and reviewed by the Trustees on a regular basis throughout the year.

Trustees' responsibilities in relation to the financial statements

The Trustees (who are also the Directors of the company for the purposes of company law) are responsible for preparing the Trustees' Annual Report, which also incorporates the Directors' Report for company law purposes, and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which they must not approve unless they are satisfied that the financial statements give a true and fair view of the state of affairs of the charitable company and of the profit or loss for that period. In preparing these financial statements, the Directors are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements: and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

In so far as the Trustees are aware:
- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Auditors
The auditors Smith & Goulding Limited will be proposed for reappointment in accordance with Section 144(2) of the Charities Act 2011.

Small company rules

These accounts have been prepared in accordance with the special provisions relating to companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and in accordance with the Governing Instrument.

This report has been approved by the Board of Trustees and is signed on its behalf.

Signed on behalf of the Board of Trustees

Robert K. Sage

Dated: 29/11/22

Mr. R. Sage, Director and Trustee

REPORT OF THE INDEPENDENT AUDITORS

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

Opinion
We have audited the financial statements of Citizens Advice Lancashire West (the "Charity") for the year ended 31 March 2022 on pages 10 to 21 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the Charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. The trustees have elected for the financial statements to be audited in accordance with the Charities Act 2011 rather than the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity's trustees those matters that we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report or for the opinions we have formed.

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with ethical requirements that are relevant to our audit of the financial statements in the UK, including FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusion relating to going concern
In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the annual report other than the financial statements and our Auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

Opinion on other matter prescribed by the Companies Act 2006
In our opinion based on the work undertaken in the course of our audit

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- we have not obtained all the information and explanations necessary for the purposes of our audit;
- the directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption from the requirement to prepare a strategic report.

Responsibilities of the Trustees
As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. As part of an audit in accordance with the ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit.

Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities including fraud. Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect that those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Smith & Goulding Limited

SMITH & GOULDING LIMITED
Chartered Accountants
& Statutory Auditor
2-4 Southport Road
Chorley
Lancashire PR7 1LD

Dated: 5 December 2022

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrest-ricted Funds	Rest-ricted Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£
Income and endowments from:					
Donations and legacies	2	92,879	-	92,879	99,101
Other trading activities	3	10,166	-	10,166	9,071
Income from Investments	4	3,842	-	3,842	5,023
Income from Charitable activities	5				
Provision of advice		132,218	1,001,412	1,133,630	1,245,601
Total income		239,105	1,001,412	1,240,517	1,358,796
Expenditure on:					
Expenditure on Raising funds		1,207	3,083	4,290	4,472
Expenditure on Charitable activities					
Provision of advice		100,084	1,028,134	1,128,218	1,330,869
Total expenditure	7	101,291	1,031,217	1,132,508	1,335,341
Net income/(expenditure) and net movement in funds before transfers		137,814	(29,805)	108,009	23,455
Transfers between funds	17	-	-	-	-
Net movement in funds for the year		137,814	(29,805)	108,009	23,455
Reconciliation of funds:					
Total funds brought forward		887,440	134,619	1,022,059	998,604
Total funds carried forward		1,025,254	104,814	1,130,068	1,022,059

All of the above results are derived from continuing operations. There were no incoming resources attributable to geographical markets outside the United Kingdom (2021 none). All gains and losses recognised in the year are included above. The profit for the year for Companies Act purposes comprises the net income/expenditure for the year and was £108,009 (2021 £23,455).

The notes on pages 13 to 21 form part of these financial statements.

An analysis of the comparative figures for 2021 is set out in note 6 of the accounts.

CITIZENS ADVICE LANCASHIRE WEST

BALANCE SHEET AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets:					
Tangible assets	11		1,768		1,035
Investments	12		-		287,138
			1,768		288,173
Current assets:					
Debtors	13	8,839		44,558	
Cash at bank and in hand	14	1,239,329		780,034	
Total current assets		1,248,168		824,592	
Liabilities:					
Creditors: Amounts falling due within one year	15	119,868		90,706	
Net current assets			1,128,300		733,886
Total net assets			1,130,068		1,022,059
The funds of the charity:					
Unrestricted income funds	17		1,025,254		887,440
Restricted income funds	17		104,814		134,619
Total charity funds	17		1,130,068		1,022,059

The notes on pages 13 to 21 form part of these financial statements.

For the financial year in question, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006;

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Board of Trustees and authorised for issue on 29th November 2022 and are signed on its behalf by:

Robert K. Sage

Mr. R. Sage, Director & Trustee

Company Registration Number: 3835274

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF CASH FLOWS
FOR YEAR ENDED 31 MARCH 2022

	Notes	2022	2021
		£	£
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	**21**	170,967	61,648
Cash flows from investing activities:			
Dividends, interest and rents from investments		3,842	5,023
Purchase of property, plant and equipment		(2,652)	-
Proceeds from sale of investments		287,138	-
Purchase of investments		-	-
Net cash provided by (used in) investing activities		288,328	5,023
Cash flows from financing activities:			
Net cash provided by (used in) financing activities		-	-
Change in cash and cash equivalents in the reporting period		459,295	66,671
Cash and cash equivalents at the beginning of the reporting period		780,034	713,363
Cash and cash equivalents at the end of the reporting period	**22**	1,239,329	780,034

The notes on pages 13 to 21 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. **General information**

Citizens Advice Lancashire West's principal office and its registered office for company law purposes is at 35-39 Market Street, Chorley, PR7 2SW. It is a registered charity (no. 1078558) and a company limited by guarantee (no. 3835274), registered in England & Wales.

2. **Statement of compliance**

These financial statements have been prepared in compliance with the provisions of FRS 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'.

3. **Accounting policies**

(a) **Basis of preparation**

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.

The charity meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the entity. Monetary amounts in these financial statements are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The preparation of the financial statements may require the trustees to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities at the balance sheet date and the amounts reported for income and expenditure during the year. However, the nature of estimation means that the actual outcomes could differ from those estimates. The judgements that have had the most significant effect on the amounts recognised in the financial statements relates to the estimate of the useful economic lives of the various fixed assets in the accounts for the purpose of the depreciation charge and the allocation methods used for the apportionment of expenditure between the various restricted and unrestricted projects. The carrying value of the fixed assets after depreciation is disclosed in the notes to the accounts.

(b) **Fund accounting**

Unrestricted income funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and that have not been designated for other purposes. Restricted income funds are funds subject to special conditions imposed by the donor and are not available for purposes other than those specified by the donor.

(c) **Income recognition**

Turnover is the amount derived from ordinary activities and is stated net of VAT. All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donations and grants are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, when the income is deferred. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. Other income is recognised when the service has been performed.

(d) **Expenditure recognition**

Expenditure is included in the Statement of Financial Activities on an accrual basis, inclusive of any VAT which cannot be recovered. Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered. All expenditure has been classified under headings that aggregate all costs related to that category. Where costs cannot be attributed to particular funds, they have been allocated to activities on the basis of the level of staff allocated to the funding received.

Fundraising costs and direct charitable costs, which comprise all costs identified as wholly or mainly attributable to achieving the objects of the charity, include staff costs, wholly or mainly attributable support costs and an apportionment of general overheads. Support costs include all expenditure not directly related to fundraising or charitable activities. Where applicable, such costs are apportioned to charitable activities on the basis of staff costs Governance costs represent the audit fees and the cost of the charity's annual general meeting.

(e) **Pension costs**

The charity has a defined contribution scheme and the pension charge represents the amount payable by the charity to the fund for the year. The costs of the defined contribution scheme are charged against the funds of the charity using the methodology set out above.

(f) **Operating lease agreements**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged on a straight-line basis over the term of the lease.

(g) **Tangible fixed assets**

Fixed assets are stated in the accounts at cost less depreciation. Individual fixed assets costing £1,000 or more are capitalised in the accounts. The carrying values of tangible fixed assets are reviewed for impairment if events or changes in circumstances indicate that the carrying value may not be recoverable. The cost less estimated residual value of IT and telephone equipment is depreciated over three years on a straight-line basis as a result of the short expected useful economic life.

(h) **Investments**

Investments are a form of basic financial instrument and are recognised at their transaction value. The charity does not acquire equity investments, put options, derivatives or other complex financial instruments.

(i) **Debtors**

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

(j) **Cash at bank and in hand**

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

(k) **Creditors**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(l) **Financial instruments**

The charity 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.

2. **Donations and legacies**

	2022	2021
	£	£
Donations	379	232
Core funding grants	92,500	98,869
	92,879	99,101

The charity has also benefited from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information, regarding the contribution made by volunteers to the charity's activities, is set out in the Trustees' Report.

3. **Other trading activities**

	£	£
Contributions to running costs	10,166	9,071
Other income	-	-
	10,166	9,071

4. **Income from investments**

	£	£
Bank interest received on UK deposits	3,842	5,023

5. **Income from charitable activities**

	£	£
Services rendered to other charities	37,667	5,861
Grants for provision of advice	1,095,963	1,239,740
	1,133,630	1,245,601

Grants represent income received from various service level agreements. Grant income under unrestricted funds includes amounts released to incoming resources from deferred income of £0 (2021 £0). Income is deferred in accordance with funders' requirements for the service to be provided and resources spent over a specific period. The balance of deferred income at the year-end was £9,467 (2021 £0). Grant income from restricted funds is shown in note 17 of the accounts.

6. Statement of Financial Activities analysis of comparative figures

	Unrest-ricted Funds	Rest-ricted Funds	Total Funds 2021
	£	£	£
Income and endowments from:			
Donations and legacies	99,101	-	99,101
Other trading activities	5,683	3,388	9,071
Income from investments	5,023	-	5,023
Income from charitable activities			
Provision of advice	76,410	1,169,191	1,245,601
Total income and endowments	186,217	1,172,579	1,358,796
Expenditure on:			
Expenditure on Raising funds	1,277	3,195	4,472
Expenditure on Charitable activities:			
Provision of advice	165,496	1,165,373	1,330,869
Total expenditure	166,773	1,168,568	1,335,341
Net income/(expenditure) and net movement in funds before transfers	19,444	4,011	23,455
Transfers between funds	96	(96)	-
Net movement in funds for the year	19,540	3,915	23,455
Reconciliation of funds			
Total funds brought forward	867,900	130,704	998,604
Total funds carried forward	887,440	134,619	1,022,059

7. Total expenditure

	Direct Costs	Support Costs	Total 2022	Direct Costs	Support Costs	Total 2021
	£	£	£	£	£	£
Expenditure on charitable activities: Unrestricted funds						
Salaries	46,278	23,525	69,803	112,822	17,022	129,844
Staff costs	1,132	168	1,300	334	44	378
Office	759	2,041	2,800	1,946	1,078	3,024
Premises	24,703	1,300	26,003	29,820	1,569	31,389
Governance costs	-	178	178	-	861	861
	72,872	27,212	100,084	144,922	20,574	165,496

7. **Total expenditure (continued)**

	Direct Costs	Support Costs	Total 2022	Direct Costs	Support Costs	Total 2021
	£	£	£	£	£	£
Expenditure on charitable activities: Restricted funds						
Salaries	667,352	133,949	801,301	740,034	133,827	873,861
Staff costs	24,035	2,405	26,440	2,328	715	3,043
Office	76,816	50,198	127,014	155,133	32,253	187,386
Premises	49,206	2,590	51,796	34,800	1,832	36,632
Governance costs	-	4,151	4,151	-	8,597	8,597
Other	17,432	-	17,432	55,455	399	55,854
	834,841	193,293	1,028,134	987,750	177,623	1,165,373

The figures for other expenditure relate to specific costs for the provision of services by other partners within the Help Through Crisis project.

8. **Net income/expenditure**

	2022	2021
	£	£
is stated after charging:		
Depreciation	1,919	1,035
Auditor's/examiner's remuneration -Audit fees	3,150	3,410
-Other financial services	3,150	3,410

9. **Staff costs and numbers**

	£	£
Wages and salaries	719,780	841,969
Social Security costs	43,150	56,187
Pension costs	111,595	108,952
	874,525	1,007,108

There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000. The total employee benefits of the Trust's key management personnel were £55,205 (2021 £57,437). The average number of employees during the year was 41 (2021 47) and the average monthly number of full-time equivalent employees including part time staff during the year analysed by function was as follows: -

Advisors	27	30
Administration	5	5

10. **Trustees remuneration and expenses**

The Trustees received no remuneration or benefits from the charity during the year (2021 none). No expenses were paid to the trustees during the year (2021 none). Apart from this there were no other related party transactions during the year that require disclosure (2021 none).

11. Tangible fixed assets

	Equipment	Total
(a) **Cost**		
	£	£
At 1 April 2021	96,592	96,592
Additions	2,652	2,652
Disposals	-	-
At 31 March 2022	99,244	99,244
(b) **Depreciation**		
At 1 April 2021	95,557	95,557
Charge for year	1,919	1,919
Disposals	-	-
At 31 March 2022	97,476	97,476
(c) **Written down values**		
At 31 March 2022	1,768	1,768
At 31 March 2021	1,035	1,035

12. Fixed asset investments

	2022	2021
	£	£
Cash deposits:		
At 1 April 2021	287,138	287,138
Additions in year	-	-
Disposals in year	(287,138)	-
At 31 March 2022	-	287,138

13. Debtors

	£	£
Trade debtors	2,598	28,525
Prepayments and accrued income	6,241	16,033
	8,839	44,558

14. Cash at Bank

	£	£
Short term UK deposits	737,631	388,628
Cash at bank and in hand	542,104	412,579
	1,279,735	800,847
Less amounts held as banker	(40,406)	(20,813)
	1,239,329	780,034

14. Cash at Bank (continued)

Amounts held as banker: -

	At 1April 2021	Income	Expenditure	At 31 March 2022
	£	£	£	£
Chorley & South Ribble CVS	2,447	-	-	2,447
Energy Industry Voluntary Redress Scheme	15,735	-	(15,735)	-
DEFRA Emergency Assistance	2,631	14,000	(16,330)	301
Household Support Fund - Wyre BC	-	90,000	(88,213)	1,787
Household Support Fund - Chorley BC	-	53,750	(32,095)	21,655
Household Support Fund - South Ribble BC	-	50,000	(40,784)	9,216
Household Support Fund - West Lance BC	-	5,000	-	5,000
	20,813	212,750	(193,157)	40,406

After the local Council for Voluntary Service ceased to operate in 2012, its residual funds were passed over to the Bureau to be administered on the Council's behalf. The organisation had charitable aims in line with the charity's own objectives as set out in its governing document.

During the previous year the charity was also requested to administer the local distribution of vouchers for the Energy Industry Voluntary Redress Scheme and to deal with the payment of DEFRA Emergency Assistance grants on behalf of West Lancs CVS and West Lancs BC, which are again organisations with similar charitable aims. In addition, in the current year, four local authorities with similar aims also requested the assistance of the charity in the distribution of vouchers under their schemes for individuals experiencing fuel poverty and other financial hardship.

The assets are included within the charity's own funds held in its bank accounts, which are subject to ongoing control reviews by the Trustees. The funds are segregated within the charity's accounting system and are reported to and reviewed by the Trustees on a regular basis throughout the year.

15. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	76,635	23,766
Accruals and deferred income	43,233	66,940
	119,868	90,706

16. Commitments under operating leases

At 31 March 2022, the charity had commitments under non-cancellable operating leases as set out below: -

	2022	2021
	£	£
Total operating lease payments due:		
Not later than one year	-	-
Later than one year and not later than five years	16,200	27,000
Later than five years	-	-

17. **Movement in funds**

	B/fwd at 1 April 2021	Income	Expenditure	Transfers	C/fwd at 31 March 2022
	£	£	£	£	£
Unrestricted funds					
General funds	887,440	239,105	(101,291)	-	1,025,254
Restricted funds					
MaPS	-	319,020	(319,020)	-	-
MaPS increased capacity	4,540	24,177	(28,717)	-	-
PensionWise	-	323,062	(323,062)	-	-
Universal Support Help to Claim	-	232,073	(232,073)	-	-
Help Through Crisis	21,996	23,750	(45,746)	-	-
West Lancs BC	15,408	60,000	(59,592)	-	15,816
Domestic abuse services	51,426	-	-	-	51,426
Citizens Advice B'burn with Darwen	37,400	-	-	-	37,400
Energy Advice Programme	-	13,450	(13,278)	-	172
Good Things Foundation	3,849	5,880	(9,729)	-	-
	134,619	1,001,412	(1,031,217)	-	104,814

The nature and purpose for each restricted fund is determined by the funding bodies providing the grants for the particular projects. All grant income received and expenditure incurred is directly related to the particular project for which funds have been approved by the particular body concerned.

The funding received through the National Association of Citizens Advice Bureaux includes the Government Money Advice and Pensions Service (MaPS) for the provision of debt advice sessions to members of the public. Additional funding was also received for increased capacity for the service this year. Funding has also continued from this source for the PensionWise project as part of a national initiative to provide guidance for people as a result of the pension freedoms introduced in 2014. Further funding was also received for the service providing support to individuals making their initial Universal Credit claim.

The project which commenced in 2018 for People in Crisis, with funding from the Big Lottery Fund's Help Through Crisis scheme, was completed this year and was aimed at providing help and support to people in crisis experiencing high levels of hardship. Funds received from organisations for the running of domestic abuse services brought forward from earlier years are to be used in due course for the purpose of developing both the capability and new ways of working to improve early intervention and prevention of violence against women and girls.

The grant received from West Lancs Borough Council for the general provision of Information/Advice/Money/Debt services within the Borough changed last year to a restricted form of funding over the period of this multi-year service agreement.

Funds transferred from Citizens Advice Blackburn with Darwen, when its operations ceased in 2018, are being held towards the running costs of a digital advice service to support disadvantaged people in the Blackburn with Darwen areas.

There has also been funding received from the Energy Advice Programme to assist in the running of various programmes providing advice and support to members of the public who are at risk of fuel poverty and from the Good Things Foundation to assist in running a digital and social inclusion programme in relation to the 2021 national Census.

18. **Share capital**

The company is limited by guarantee and does not have a share capital.

19. **Analysis of net assets between funds**

	Unrestricted funds	Restricted funds	Total funds
Fund balances at 31 March 2022 are represented by:	£	£	£
Tangible fixed assets	1,768	-	1,768
Current assets	1,143,354	104,814	1,248,168
	1,145,122	104,814	1,249,936
Creditors: amounts falling due within one year	(119,868)	-	(119,868)
Total funds	1,025,254	104,814	1,130,068

The Trustees consider that the resources of each fund are held in the appropriate form to meet the requirements of the fund.

20. **Pension commitments**

The charity operates a defined contribution pension scheme, Citizens Advice Lancashire Pension Scheme, for all employees. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund in respect of 47 members of staff (2021 50) and amounted to £111,595 (2021 £108,952). At the Balance Sheet date, there were no unpaid contributions due to the fund (2021 none). The charity has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

21. **Reconciliation of net income/(expenditure) to net cash flow from operating activities**

	2022	2021
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	108,009	23,455
Adjustments for:		
Depreciation charges	1,919	1,035
Dividends, interest and rents from investments	(3,842)	(5,023)
(Increase)/decrease in debtors	35,719	(9,262)
Increase/(decrease) in creditors	29,162	51,443
Net cash provided by (used in) operating activities	170,967	61,648

22. **Analysis of cash and cash equivalents**

	£	£
Cash in hand	194	391
Notice deposits (less than 3 months)	1,239,135	779,643
Total cash and cash equivalents	1,239,329	780,034

Company Number
3835274

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

Registered Charity Number: 1078558

CITIZENS ADVICE LANCASHIRE WEST

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REPORT OF THE TRUSTEES OF

CITIZENS ADVICE LANCASHIRE WEST

YEAR ENDED 31 MARCH 2022

The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the Directors' report as required by company law, and the financial statements for the year ending 31 March 2022.

Reference and administrative details

Citizens Advice Lancashire West's principal office and its registered office for company law purposes is at 35-39 Market Street, Chorley, PR7 2SW. It is a registered charity (no. 1078558) and a company limited by guarantee (no. 3835274), registered in England & Wales. It is governed by its Articles of Association, dated 4 December 2018. The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the directors' report as required by company law, and the financial statements for the year ending 31 March 2022.

Trustees and Directors
The Trustees who served during the year and on the date of the approval of this report are:

John Crompton	Chair
Anthony Harrison	Vice-Chair
Robert Sage	Treasurer
Pat Darling	Elected Member
Jeannie Stirling	Elected Member
Jane Whittington	Elected Member
Kevin Hodges	Elected Member
John Waugh	Elected Member (resigned 13/9/21)
Patrick Egan	Elected Member
Cllr Gordon France	Chorley Borough Council
Cllr Paul Ellison	Wyre Borough Council
Cllr James Flannery	South Ribble Borough Council
Cllr Adam Yates	West Lancashire Borough Council (resigned 26/5/21)
Cllr Yvonne Gagen	West Lancashire Borough Council (appointed 18/7/2022)

Company Secretary
Diane Gradwell

Structure, governance and management

The Trustees meet at least four times per year plus the Annual General Meeting. There is a Finance Sub-Committee and Personnel Sub-Committee who both have their own terms of reference and report to the main Trustee Board.

Trustees, who are also Directors of the company, are appointed in accordance with the Articles of Association of the Charity. In the financial year 2021/22, one Trustee was nominated from each of Chorley, South Ribble, Wyre and West Lancashire Borough Councils.

The Trustees Board plays a crucial role in giving the strategic direction and vision for the charity. The Trustee Board oversees the finances, sets recruitment and fundraising priorities and is responsible for ensuring the viability of the charity. They have responsibility for managing risk and ensuring internal controls operate effectively. The trustees receive no payment for their services.

Trustees are recruited through an open and transparent selection and interview process. Recruitment to the trustee board aims to reflect the diversity of the community within which the charity is located, vacancies being promoted both internally and externally, and via the charity's website. We seek individuals with the skills and vision needed to provide sound leadership. New trustees are invited to initial discussions with the Chair about the nature and purpose of the charity and are then invited to attend and observe trustee meetings. After their appointment new trustees are provided with an induction pack, access to on-line information and trustee training.

Structure, governance and management (contd)

The day-to-day management of the charity is delegated to the Chief Executive, Diane Gradwell, who is assisted by key personnel covering finance, project management and quality assurance. The charity's services are carried out by paid members of staff assisted by a large number of volunteers who give generously of their time.

Appraisal of the Chief Executive is the responsibility of the trustee board. This ensures the Chief Executive has all the resources and support necessary to perform successfully and to provide the opportunity to discuss how the organisation is performing against key contracts. The Chief Executive's remuneration is set by evaluation against set criteria to ensure fairness and equality, and taking into account a number of factors such as job evaluation score, external benchmarking, internal benchmarking and the particular role undertaken.

The charity also employs or uses the following: -

Bankers - Barclays Bank, 38 Fishergate, Preston, Lancashire PR1 2AD & CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Accountants – Smith & Goulding Limited, 2-4 Southport Road, Chorley, Lancashire PR7 1LD.

Solicitors – Kevills, 5 Park Road, Chorley, PR7 1QS

Objects and Activities

The charity was first established for the promotion of any charitable purpose by the advancement of education, the protection of health and the relief of poverty, sickness and distress, for the benefit of the communities it serves.

To achieve its legal purpose, the charity remains committed to providing free, confidential advice to everybody regardless of race, gender, disability, sexual orientation, age or nationality across all its areas of benefit. Advice and information is provided on a wide range of subjects including debt, welfare benefits, housing, employment, consumer issues, relationships, family matters, health, education, discrimination, immigration and the law, together with casework specifically in debt and welfare benefits. The charity also supports individuals and families experiencing domestic abuse. The service is provided face to face, by telephone, by email, webchat, through digital help centres and via its website at www.citizensadvicelancashirewest.org.uk

The charity is fully committed to compliance with the requirements of the General Data Protection Regulation (GDPR), Data Protection Act 2018 and any successor legislation (together, the 'data protection legislation'). Citizens Advice is committed to a policy of protecting the rights and freedoms of individuals with respect to the processing of their personal data and special category personal data.

The Charity is also authorised and regulated by The Financial Conduct Authority- FRN: 617644.

The Trustee Board continually assesses its strategic plan based on evidence gained through consultation with stakeholders and needs assessments. The Business and Development Plan is refreshed annually and is monitored throughout the year.

These ongoing long-term goals also remain the charity's aims and objectives in the short term during each accounting period and its annual activities are intended to achieve these ends.

Public benefit statement

The Trustees confirm that they have complied with their duties in delivering public benefit in accordance with the charity's aims and have had due regard to the guidance on public benefit published by the Charities Commission in exercising their duties.

Development, activities and achievements this year

To enable the achievement of its aims and objectives, the charity provides advice in conjunction with a number of partners and through a variety of projects. We continued to operate all services and functions via phone and digital channels, with remote access to all resources for both staff and volunteers. New shared resources were also built to enable a more efficient client journey.

During this year the phased return to office locations for all staff and volunteers was introduced, whilst the ability to access systems remotely was maintained. Our Website and social media were constantly updated to give the latest news for both our service delivery and other local services.

Once again, this year has not been without challenge, but thanks to the dedication of our staff and volunteers we were able to ensure sustained access for clients to all our services. This has ensured Citizens Advice service users were able to access a whole range of advice and support projects to meet their needs.

Once again, throughout 2021-2022 the Charity has met all its contractual obligations and achieved all performance related outcomes, in terms of cases dealt with during the year. This has enabled the Charity to continue meeting both its short and long-term objectives by providing the advice and support required to improve the circumstances of its service users.

Our digital help centres continued to enable us to support clients who needed support to make on line applications and enhance their skills. The digital centres have provided much needed support to those individuals who are digitally excluded throughout our areas of benefit.

Our membership of Citizens Advice was confirmed and once again the charity was graded 5 across all areas in the Leadership Self-Assessment, 5 being the highest achievable score.

Outcomes and Benefits

All the charity's work ensures the public are able to benefit from access to information, advice and casework to support them to resolve their individual and family problems. This in turn has improved economic well-being, ensured retention of accommodation, improved health and well-being and given local people the confidence to manage future challenges. Guidance provided by the Charity Commission on public benefit has informed the work of the Trustees in reviewing the aims and objects of the charity.

The main sources of funding are shown in the notes to the accounts. The fulfilment of the various funders' requirements during the year has enabled the charity to meet its own key objectives as has the expenditure this year, particularly on staffing costs. The results for the year including the impact of changes in funding streams are as set out in the Statement of Financial Activities and associated notes to the accounts. The income figures demonstrate the continuing trend of greater levels of restricted funding compared to previous years and the expenditure reflects the rise in the costs required to manage this type of funding. The charity's financial position at the year-end remains strong as set out in the Balance Sheet and is considered further as part of the Reserves Policy review below.

Future Developments

Maintaining services, which meet local demand is once again our focus. Working with our partners we are committed to maintaining accessible local services, which meet all our communities' needs. The Charity will be working to ensure all existing contracts evidence value for money as well as quality of service delivery.

Once again the recruitment and training of volunteers is of prime importance to ensure we are able to maintain services throughout our areas of benefit. Re-engaging existing volunteers, who were resting during the Covid-19 lockdown, has proved challenging as many have taken the opportunity to review their personal priorities. The Charity is aware of the need to ensure all those who volunteer feel well supported and valued. Recruitment is a major strategic priority for Trustees.

Reserves and Investment Policy

In the course of the year the Trustees have undertaken a review of the reserves policy. The policy is to maintain a General Reserve and a Maintenance and Development Reserve. The purpose of the General Reserve is to cover periods of financial difficulty and to provide sufficient funds for a smooth wind-up of the company should this ever become necessary in the event of a major funder withdrawing support, which would involve considerable redundancy costs due to the long- term employment of core staff. The Trustees feel that this Reserve should not fall below 3 months' expenditure and, in the event that the Company General Reserve falls below this level, the Trustees would be concerned that the Company would be failing financially in which case an exit strategy would have to be considered.

At 31 March 2022, without any amendment, the General Reserve stands at £1,130,068. This figure includes restricted funds of £104,814. The Trustees recommend that the balance of the General Reserve be reviewed on an annual basis based on guidelines from Citizens Advice and current activity levels and is to be left at £820,000 as previously(i.e. approximately 8 months' expenditure). This has been maintained due to staffing levels and the knock-on effect of Covid 19.

The purpose of the Maintenance and Development Reserve is to ensure that the current level of provision of services is maintained should there be a shortfall in the level of funding received. In addition, the reserve funds make provision for any future development of services, extra staffing given the wide geographical spread we now cover, and additionally to provide funds for any future asset purchase. Our funding for the forthcoming twelve months however could be reduced as the various funders struggle to meet budget cuts. As a result of the possible reduction in income due to possible loss of contracts and with the expansion of the areas in which we now operate with the additional costs that this involves, we are utilising funds from the Maintenance and Development Reserves and the balance has been increased in anticipation of this. Based on information currently available the Trustees are recommending that the balance of the Maintenance and Development Reserve be held at a level of £310,068. This figure includes the restricted funds totalling £104,814.

The funds are currently invested in easily accessible cash deposits to balance the possible requirement for liquid funds against the requirement to generate as high a return on the investments as possible, while keeping the funds secure from all possible risk. Currently the Charity does not constrain the investment policy with social, environmental or ethical matters. The Trustees have accepted that the prevailing market rates are currently lower than they would wish and the return for the year on the investments is the best available in these circumstances.

Risk Management

The charity has an annual budget approved by the Trustees. There is a regular consideration of the financial results by the Trustees, including the review of variance from budget and comparison with benchmarks. The appropriate segregation of duties and delegation of authority has been put in place and there is a regular consideration of new risks facing the charity and the steps needed to deal with these.

The Trustees assess the major risks to which the Charity is exposed with systems in place to ensure their mitigation. Financial risk is a major priority and this is mitigated by ensuring a broad funding portfolio across a range of services, which meet the needs of the areas of benefit, whilst maintaining a sound reserves position

This assessment is reviewed and agreed by the charity's membership organisation Citizens Advice as part of its audit process and covers finance, governance, management, service delivery, research and campaigns work, stakeholder relationships, engagement with the wider service, systems/IT, equality and diversity and fitness for the future. The audit reported that the organisation was able to evidence all of these indicators. The wide geographical area served has brought with it particular and local elements of risk which are recorded, monitored and managed. Information assurance training has been prioritised. Comprehensive, ongoing reporting available to the board mitigates many of those risks. The Trustees have assessed the charity's overall risk as low.

Custodian Trustee Funds

After the local Council for Voluntary Service ceased to operate in 2012, its residual funds were passed over to the Bureaux to be administered on the Council's behalf. The organisation had charitable aims in line with the charity's own objectives as set out in its governing document.

During the year the charity has also continued to administer the local distribution of vouchers for the Energy Industry Voluntary Redress Scheme and to deal with the payment of DEFRA Emergency Assistance grants on behalf of West Lancs CVS and West Lancs BC, which are again organisations with similar charitable aims. In addition, in the current year, four local authorities with similar aims also requested the assistance of the charity in the distribution of vouchers under their schemes for individuals experiencing fuel poverty and other financial hardship.

The assets of the Council are included within the charity's own funds held within its bank accounts, which are subject to ongoing control reviews by the Trustees. The funds are segregated within the charity's accounting system and are reported to and reviewed by the Trustees on a regular basis throughout the year.

Trustees' responsibilities in relation to the financial statements

The Trustees (who are also the Directors of the company for the purposes of company law) are responsible for preparing the Trustees' Annual Report, which also incorporates the Directors' Report for company law purposes, and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which they must not approve unless they are satisfied that the financial statements give a true and fair view of the state of affairs of the charitable company and of the profit or loss for that period. In preparing these financial statements, the Directors are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements: and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

In so far as the Trustees are aware:
- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Auditors
The auditors Smith & Goulding Limited will be proposed for reappointment in accordance with Section 144(2) of the Charities Act 2011.

Small company rules

These accounts have been prepared in accordance with the special provisions relating to companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and in accordance with the Governing Instrument.

This report has been approved by the Board of Trustees and is signed on its behalf.

Signed on behalf of the Board of Trustees

Robert K. Sage

Dated: 29/11/22

Mr. R. Sage, Director and Trustee

REPORT OF THE INDEPENDENT AUDITORS

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

Opinion
We have audited the financial statements of Citizens Advice Lancashire West (the "Charity") for the year ended 31 March 2022 on pages 10 to 21 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the Charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. The trustees have elected for the financial statements to be audited in accordance with the Charities Act 2011 rather than the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity's trustees those matters that we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report or for the opinions we have formed.

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with ethical requirements that are relevant to our audit of the financial statements in the UK, including FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusion relating to going concern
In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the annual report other than the financial statements and our Auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

Opinion on other matter prescribed by the Companies Act 2006
In our opinion based on the work undertaken in the course of our audit

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- we have not obtained all the information and explanations necessary for the purposes of our audit;
- the directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption from the requirement to prepare a strategic report.

Responsibilities of the Trustees
As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. As part of an audit in accordance with the ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit.

Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities including fraud. Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect that those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Smith & Goulding Limited

SMITH & GOULDING LIMITED
Chartered Accountants
& Statutory Auditor
2-4 Southport Road
Chorley
Lancashire PR7 1LD

Dated: 5 December 2022

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrest-ricted Funds	Rest-ricted Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£
Income and endowments from:					
Donations and legacies	2	92,879	-	92,879	99,101
Other trading activities	3	10,166	-	10,166	9,071
Income from Investments	4	3,842	-	3,842	5,023
Income from Charitable activities	5				
Provision of advice		132,218	1,001,412	1,133,630	1,245,601
Total income		239,105	1,001,412	1,240,517	1,358,796
Expenditure on:					
Expenditure on Raising funds		1,207	3,083	4,290	4,472
Expenditure on Charitable activities					
Provision of advice		100,084	1,028,134	1,128,218	1,330,869
Total expenditure	7	101,291	1,031,217	1,132,508	1,335,341
Net income/(expenditure) and net movement in funds before transfers		137,814	(29,805)	108,009	23,455
Transfers between funds	17	-	-	-	-
Net movement in funds for the year		137,814	(29,805)	108,009	23,455
Reconciliation of funds:					
Total funds brought forward		887,440	134,619	1,022,059	998,604
Total funds carried forward		1,025,254	104,814	1,130,068	1,022,059

All of the above results are derived from continuing operations. There were no incoming resources attributable to geographical markets outside the United Kingdom (2021 none). All gains and losses recognised in the year are included above. The profit for the year for Companies Act purposes comprises the net income/expenditure for the year and was £108,009 (2021 £23,455).

The notes on pages 13 to 21 form part of these financial statements.

An analysis of the comparative figures for 2021 is set out in note 6 of the accounts.

CITIZENS ADVICE LANCASHIRE WEST

BALANCE SHEET AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets:					
Tangible assets	11		1,768		1,035
Investments	12		-		287,138
			1,768		288,173
Current assets:					
Debtors	13	8,839		44,558	
Cash at bank and in hand	14	1,239,329		780,034	
Total current assets		1,248,168		824,592	
Liabilities:					
Creditors: Amounts falling due within one year	15	119,868		90,706	
Net current assets			1,128,300		733,886
Total net assets			1,130,068		1,022,059
The funds of the charity:					
Unrestricted income funds	17		1,025,254		887,440
Restricted income funds	17		104,814		134,619
Total charity funds	17		1,130,068		1,022,059

The notes on pages 13 to 21 form part of these financial statements.

For the financial year in question, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006;

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Board of Trustees and authorised for issue on 29th November 2022 and are signed on its behalf by:

Robert K. Sage

Mr. R. Sage, Director & Trustee

Company Registration Number: 3835274

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF CASH FLOWS
FOR YEAR ENDED 31 MARCH 2022

	Notes	2022	2021
		£	£
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	**21**	170,967	61,648
Cash flows from investing activities:			
Dividends, interest and rents from investments		3,842	5,023
Purchase of property, plant and equipment		(2,652)	-
Proceeds from sale of investments		287,138	-
Purchase of investments		-	-
Net cash provided by (used in) investing activities		288,328	5,023
Cash flows from financing activities:			
Net cash provided by (used in) financing activities		-	-
Change in cash and cash equivalents in the reporting period		459,295	66,671
Cash and cash equivalents at the beginning of the reporting period		780,034	713,363
Cash and cash equivalents at the end of the reporting period	**22**	1,239,329	780,034

The notes on pages 13 to 21 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. **General information**

Citizens Advice Lancashire West's principal office and its registered office for company law purposes is at 35-39 Market Street, Chorley, PR7 2SW. It is a registered charity (no. 1078558) and a company limited by guarantee (no. 3835274), registered in England & Wales.

2. **Statement of compliance**

These financial statements have been prepared in compliance with the provisions of FRS 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'.

3. **Accounting policies**

(a) **Basis of preparation**

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.

The charity meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the entity. Monetary amounts in these financial statements are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The preparation of the financial statements may require the trustees to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities at the balance sheet date and the amounts reported for income and expenditure during the year. However, the nature of estimation means that the actual outcomes could differ from those estimates. The judgements that have had the most significant effect on the amounts recognised in the financial statements relates to the estimate of the useful economic lives of the various fixed assets in the accounts for the purpose of the depreciation charge and the allocation methods used for the apportionment of expenditure between the various restricted and unrestricted projects. The carrying value of the fixed assets after depreciation is disclosed in the notes to the accounts.

(b) **Fund accounting**

Unrestricted income funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and that have not been designated for other purposes. Restricted income funds are funds subject to special conditions imposed by the donor and are not available for purposes other than those specified by the donor.

(c) **Income recognition**

Turnover is the amount derived from ordinary activities and is stated net of VAT. All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donations and grants are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, when the income is deferred. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. Other income is recognised when the service has been performed.

(d) **Expenditure recognition**

Expenditure is included in the Statement of Financial Activities on an accrual basis, inclusive of any VAT which cannot be recovered. Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered. All expenditure has been classified under headings that aggregate all costs related to that category. Where costs cannot be attributed to particular funds, they have been allocated to activities on the basis of the level of staff allocated to the funding received.

Fundraising costs and direct charitable costs, which comprise all costs identified as wholly or mainly attributable to achieving the objects of the charity, include staff costs, wholly or mainly attributable support costs and an apportionment of general overheads. Support costs include all expenditure not directly related to fundraising or charitable activities. Where applicable, such costs are apportioned to charitable activities on the basis of staff costs Governance costs represent the audit fees and the cost of the charity's annual general meeting.

(e) **Pension costs**

The charity has a defined contribution scheme and the pension charge represents the amount payable by the charity to the fund for the year. The costs of the defined contribution scheme are charged against the funds of the charity using the methodology set out above.

(f) **Operating lease agreements**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged on a straight-line basis over the term of the lease.

(g) **Tangible fixed assets**

Fixed assets are stated in the accounts at cost less depreciation. Individual fixed assets costing £1,000 or more are capitalised in the accounts. The carrying values of tangible fixed assets are reviewed for impairment if events or changes in circumstances indicate that the carrying value may not be recoverable. The cost less estimated residual value of IT and telephone equipment is depreciated over three years on a straight-line basis as a result of the short expected useful economic life.

(h) **Investments**

Investments are a form of basic financial instrument and are recognised at their transaction value. The charity does not acquire equity investments, put options, derivatives or other complex financial instruments.

(i) **Debtors**

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

(j) **Cash at bank and in hand**

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

(k) **Creditors**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(l) **Financial instruments**

The charity 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.

2. **Donations and legacies**

	2022	2021
	£	£
Donations	379	232
Core funding grants	92,500	98,869
	92,879	99,101

The charity has also benefited from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information, regarding the contribution made by volunteers to the charity's activities, is set out in the Trustees' Report.

3. **Other trading activities**

	£	£
Contributions to running costs	10,166	9,071
Other income	-	-
	10,166	9,071

4. **Income from investments**

	£	£
Bank interest received on UK deposits	3,842	5,023

5. **Income from charitable activities**

	£	£
Services rendered to other charities	37,667	5,861
Grants for provision of advice	1,095,963	1,239,740
	1,133,630	1,245,601

Grants represent income received from various service level agreements. Grant income under unrestricted funds includes amounts released to incoming resources from deferred income of £0 (2021 £0). Income is deferred in accordance with funders' requirements for the service to be provided and resources spent over a specific period. The balance of deferred income at the year-end was £9,467 (2021 £0). Grant income from restricted funds is shown in note 17 of the accounts.

6. Statement of Financial Activities analysis of comparative figures

	Unrest-ricted Funds	Rest-ricted Funds	Total Funds 2021
	£	£	£
Income and endowments from:			
Donations and legacies	99,101	-	99,101
Other trading activities	5,683	3,388	9,071
Income from investments	5,023	-	5,023
Income from charitable activities			
Provision of advice	76,410	1,169,191	1,245,601
Total income and endowments	186,217	1,172,579	1,358,796
Expenditure on:			
Expenditure on Raising funds	1,277	3,195	4,472
Expenditure on Charitable activities:			
Provision of advice	165,496	1,165,373	1,330,869
Total expenditure	166,773	1,168,568	1,335,341
Net income/(expenditure) and net movement in funds before transfers	19,444	4,011	23,455
Transfers between funds	96	(96)	-
Net movement in funds for the year	19,540	3,915	23,455
Reconciliation of funds			
Total funds brought forward	867,900	130,704	998,604
Total funds carried forward	887,440	134,619	1,022,059

7. Total expenditure

	Direct Costs	Support Costs	Total 2022	Direct Costs	Support Costs	Total 2021
	£	£	£	£	£	£
Expenditure on charitable activities: Unrestricted funds						
Salaries	46,278	23,525	69,803	112,822	17,022	129,844
Staff costs	1,132	168	1,300	334	44	378
Office	759	2,041	2,800	1,946	1,078	3,024
Premises	24,703	1,300	26,003	29,820	1,569	31,389
Governance costs	-	178	178	-	861	861
	72,872	27,212	100,084	144,922	20,574	165,496

7. **Total expenditure (continued)**

	Direct Costs	Support Costs	Total 2022	Direct Costs	Support Costs	Total 2021
	£	£	£	£	£	£
Expenditure on charitable activities: Restricted funds						
Salaries	667,352	133,949	801,301	740,034	133,827	873,861
Staff costs	24,035	2,405	26,440	2,328	715	3,043
Office	76,816	50,198	127,014	155,133	32,253	187,386
Premises	49,206	2,590	51,796	34,800	1,832	36,632
Governance costs	-	4,151	4,151	-	8,597	8,597
Other	17,432	-	17,432	55,455	399	55,854
	834,841	193,293	1,028,134	987,750	177,623	1,165,373

The figures for other expenditure relate to specific costs for the provision of services by other partners within the Help Through Crisis project.

8. **Net income/expenditure**

	2022	2021
	£	£
is stated after charging:		
Depreciation	1,919	1,035
Auditor's/examiner's remuneration -Audit fees	3,150	3,410
-Other financial services	3,150	3,410

9. **Staff costs and numbers**

	£	£
Wages and salaries	719,780	841,969
Social Security costs	43,150	56,187
Pension costs	111,595	108,952
	874,525	1,007,108

There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000. The total employee benefits of the Trust's key management personnel were £55,205 (2021 £57,437). The average number of employees during the year was 41 (2021 47) and the average monthly number of full-time equivalent employees including part time staff during the year analysed by function was as follows: -

Advisors	27	30
Administration	5	5

10. **Trustees remuneration and expenses**

The Trustees received no remuneration or benefits from the charity during the year (2021 none). No expenses were paid to the trustees during the year (2021 none). Apart from this there were no other related party transactions during the year that require disclosure (2021 none).

11. Tangible fixed assets

	Equipment	Total
(a) **Cost**		
	£	£
At 1 April 2021	96,592	96,592
Additions	2,652	2,652
Disposals	-	-
At 31 March 2022	99,244	99,244
(b) **Depreciation**		
At 1 April 2021	95,557	95,557
Charge for year	1,919	1,919
Disposals	-	-
At 31 March 2022	97,476	97,476
(c) **Written down values**		
At 31 March 2022	1,768	1,768
At 31 March 2021	1,035	1,035

12. Fixed asset investments

	2022	2021
	£	£
Cash deposits:		
At 1 April 2021	287,138	287,138
Additions in year	-	-
Disposals in year	(287,138)	-
At 31 March 2022	-	287,138

13. Debtors

	£	£
Trade debtors	2,598	28,525
Prepayments and accrued income	6,241	16,033
	8,839	44,558

14. Cash at Bank

	£	£
Short term UK deposits	737,631	388,628
Cash at bank and in hand	542,104	412,579
	1,279,735	800,847
Less amounts held as banker	(40,406)	(20,813)
	1,239,329	780,034

14. Cash at Bank (continued)

Amounts held as banker: -

	At 1April 2021	Income	Expenditure	At 31 March 2022
	£	£	£	£
Chorley & South Ribble CVS	2,447	-	-	2,447
Energy Industry Voluntary Redress Scheme	15,735	-	(15,735)	-
DEFRA Emergency Assistance	2,631	14,000	(16,330)	301
Household Support Fund - Wyre BC	-	90,000	(88,213)	1,787
Household Support Fund - Chorley BC	-	53,750	(32,095)	21,655
Household Support Fund - South Ribble BC	-	50,000	(40,784)	9,216
Household Support Fund - West Lance BC	-	5,000	-	5,000
	20,813	212,750	(193,157)	40,406

After the local Council for Voluntary Service ceased to operate in 2012, its residual funds were passed over to the Bureau to be administered on the Council's behalf. The organisation had charitable aims in line with the charity's own objectives as set out in its governing document.

During the previous year the charity was also requested to administer the local distribution of vouchers for the Energy Industry Voluntary Redress Scheme and to deal with the payment of DEFRA Emergency Assistance grants on behalf of West Lancs CVS and West Lancs BC, which are again organisations with similar charitable aims. In addition, in the current year, four local authorities with similar aims also requested the assistance of the charity in the distribution of vouchers under their schemes for individuals experiencing fuel poverty and other financial hardship.

The assets are included within the charity's own funds held in its bank accounts, which are subject to ongoing control reviews by the Trustees. The funds are segregated within the charity's accounting system and are reported to and reviewed by the Trustees on a regular basis throughout the year.

15. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	76,635	23,766
Accruals and deferred income	43,233	66,940
	119,868	90,706

16. Commitments under operating leases

At 31 March 2022, the charity had commitments under non-cancellable operating leases as set out below: -

	2022	2021
	£	£
Total operating lease payments due:		
Not later than one year	-	-
Later than one year and not later than five years	16,200	27,000
Later than five years	-	-

17. **Movement in funds**

	B/fwd at 1 April 2021	Income	Expenditure	Transfers	C/fwd at 31 March 2022
	£	£	£	£	£
Unrestricted funds					
General funds	887,440	239,105	(101,291)	-	1,025,254
Restricted funds					
MaPS	-	319,020	(319,020)	-	-
MaPS increased capacity	4,540	24,177	(28,717)	-	-
PensionWise	-	323,062	(323,062)	-	-
Universal Support Help to Claim	-	232,073	(232,073)	-	-
Help Through Crisis	21,996	23,750	(45,746)	-	-
West Lancs BC	15,408	60,000	(59,592)	-	15,816
Domestic abuse services	51,426	-	-	-	51,426
Citizens Advice B'burn with Darwen	37,400	-	-	-	37,400
Energy Advice Programme	-	13,450	(13,278)	-	172
Good Things Foundation	3,849	5,880	(9,729)	-	-
	134,619	1,001,412	(1,031,217)	-	104,814

The nature and purpose for each restricted fund is determined by the funding bodies providing the grants for the particular projects. All grant income received and expenditure incurred is directly related to the particular project for which funds have been approved by the particular body concerned.

The funding received through the National Association of Citizens Advice Bureaux includes the Government Money Advice and Pensions Service (MaPS) for the provision of debt advice sessions to members of the public. Additional funding was also received for increased capacity for the service this year. Funding has also continued from this source for the PensionWise project as part of a national initiative to provide guidance for people as a result of the pension freedoms introduced in 2014. Further funding was also received for the service providing support to individuals making their initial Universal Credit claim.

The project which commenced in 2018 for People in Crisis, with funding from the Big Lottery Fund's Help Through Crisis scheme, was completed this year and was aimed at providing help and support to people in crisis experiencing high levels of hardship. Funds received from organisations for the running of domestic abuse services brought forward from earlier years are to be used in due course for the purpose of developing both the capability and new ways of working to improve early intervention and prevention of violence against women and girls.

The grant received from West Lancs Borough Council for the general provision of Information/Advice/Money/Debt services within the Borough changed last year to a restricted form of funding over the period of this multi-year service agreement.

Funds transferred from Citizens Advice Blackburn with Darwen, when its operations ceased in 2018, are being held towards the running costs of a digital advice service to support disadvantaged people in the Blackburn with Darwen areas.

There has also been funding received from the Energy Advice Programme to assist in the running of various programmes providing advice and support to members of the public who are at risk of fuel poverty and from the Good Things Foundation to assist in running a digital and social inclusion programme in relation to the 2021 national Census.

18. **Share capital**

The company is limited by guarantee and does not have a share capital.

19. **Analysis of net assets between funds**

	Unrestricted funds	Restricted funds	Total funds
Fund balances at 31 March 2022 are represented by:	£	£	£
Tangible fixed assets	1,768	-	1,768
Current assets	1,143,354	104,814	1,248,168
	1,145,122	104,814	1,249,936
Creditors: amounts falling due within one year	(119,868)	-	(119,868)
Total funds	1,025,254	104,814	1,130,068

The Trustees consider that the resources of each fund are held in the appropriate form to meet the requirements of the fund.

20. **Pension commitments**

The charity operates a defined contribution pension scheme, Citizens Advice Lancashire Pension Scheme, for all employees. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund in respect of 47 members of staff (2021 50) and amounted to £111,595 (2021 £108,952). At the Balance Sheet date, there were no unpaid contributions due to the fund (2021 none). The charity has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

21. **Reconciliation of net income/(expenditure) to net cash flow from operating activities**

	2022	2021
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	108,009	23,455
Adjustments for:		
Depreciation charges	1,919	1,035
Dividends, interest and rents from investments	(3,842)	(5,023)
(Increase)/decrease in debtors	35,719	(9,262)
Increase/(decrease) in creditors	29,162	51,443
Net cash provided by (used in) operating activities	170,967	61,648

22. **Analysis of cash and cash equivalents**

	£	£
Cash in hand	194	391
Notice deposits (less than 3 months)	1,239,135	779,643
Total cash and cash equivalents	1,239,329	780,034

Citizens Advice Lancashire West

England & Wales - Charity number 1078558

Accounts

Company Number
3835274

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

Registered Charity Number: 1078558

CITIZENS ADVICE LANCASHIRE WEST

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REPORT OF THE TRUSTEES OF

CITIZENS ADVICE LANCASHIRE WEST

YEAR ENDED 31 MARCH 2021

The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the Directors' report as required by company law, and the financial statements for the year ending 31 March 2021.

Reference and administrative details

Citizens Advice Lancashire West's principal office and its registered office for company law purposes is at 35-39 Market Street, Chorley, PR7 2SW. It is a registered charity (no. 1078558) and a company limited by guarantee (no. 3835274), registered in England & Wales. It is governed by its Articles of Association, dated 4 December 2018. The Trustees, who act as Directors for the purposes of company law, present their report, which also incorporates the directors' report as required by company law, and the financial statements for the year ending 31 March 2020.

Trustees and Directors
The Trustees who served during the year and on the date of the approval of this report are:

John Crompton	Chair
Anthony Harrison	Vice-Chair
Robert Sage	Treasurer
Pat Darling	Elected Member
Jeannie Stirling	Elected Member
Jane Whittington	Elected Member
Kevin Hodges	Elected Member
John Waugh	Elected Member (resigned 13/9/21)
Patrick Egan	Elected Member
Cllr Gordon France	Chorley Borough Council
Cllr Paul Ellison	Wyre Borough Council
Cllr James Flannery	South Ribble Borough Council
Cllr Adam Yates	West Lancashire Borough Council (resigned 26/5/21)

Company Secretary
Diane Gradwell

Structure, governance and management

The Trustees meet at least four times per year plus the Annual General Meeting. There is a Finance Sub-Committee and Personnel Sub-Committee who both have their own terms of reference and report to the main Trustee Board.

Trustees, who are also Directors of the company, are appointed in accordance with the Articles of Association of the Charity. In the financial year 2020/21, one Trustee was nominated from each of Chorley, South Ribble, Wyre and West Lancashire Borough Councils.

The Trustees Board plays a crucial role in giving the strategic direction and vision for the charity. The Trustee Board oversees the finances, sets recruitment and fundraising priorities and is responsible for ensuring the viability of the charity. They have responsibility for managing risk and ensuring internal controls operate effectively. The trustees receive no payment for their services.

Trustees are recruited through an open and transparent selection and interview process. Recruitment to the trustee board aims to reflect the diversity of the community within which the charity is located, vacancies being promoted both internally and externally, and via the charity's website. We seek individuals with the skills and vision needed to provide sound leadership. New trustees are invited to initial discussions with the Chair about the nature and purpose of the charity and are then invited to attend and observe trustee meetings. After their appointment new trustees are provided with an induction pack, access to on-line information and trustee training.

The day-to-day management of the charity is delegated to the Chief Executive, Diane Gradwell, who is assisted by key personnel covering finance, project management and quality assurance. The charity's services are carried out by paid members of staff assisted by a large number of volunteers who give generously of their time.

Appraisal of the Chief Executive is the responsibility of the trustee board. This ensures the Chief Executive has all the resources and support necessary to perform successfully and to provide the opportunity to discuss how the organisation is performing against key contracts. The Chief Executive's remuneration is set by evaluation against set criteria to ensure fairness and equality, and taking into account a number of factors such as job evaluation score, external benchmarking, internal benchmarking and the particular role undertaken.

The charity also employs or uses the following: -

Bankers - Barclays Bank, 38 Fishergate, Preston, Lancashire PR1 2AD & CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Accountants – R.P. Smith & Co Ltd, 2 Southport Road, Chorley, Lancashire PR7 1LB.

Solicitors – Kevills, 5 Park Road, Chorley, PR7 1QS

Objects and Activities

The charity was first established for the promotion of any charitable purpose by the advancement of education, the protection of health and the relief of poverty, sickness and distress, for the benefit of the communities it serves.

To achieve its legal purpose, the charity remains committed to providing free, confidential advice to everybody regardless of race, gender, disability, sexual orientation, age or nationality across all its areas of benefit. Advice and information is provided on a wide range of subjects including debt, welfare benefits, housing, employment, consumer issues, relationships, family matters, health, education, discrimination, immigration and the law, together with casework specifically in debt and welfare benefits. The charity also supports individuals and families experiencing domestic abuse. The service is provided face to face, by telephone, by email, webchat, through digital help centres and via its website at www.citizensadvicelancashirewest.org.uk

The charity is fully committed to compliance with the requirements of the General Data Protection Regulation (GDPR), Data Protection Act 2018 and any successor legislation (together, the 'data protection legislation'). Citizens Advice is committed to a policy of protecting the rights and freedoms of individuals with respect to the processing of their personal data and special category personal data.

The Charity is also authorised and regulated by The Financial Conduct Authority- FRN: 617644.

The Trustee Board continually assesses its strategic plan based on evidence gained through consultation with stakeholders and needs assessments. The Business and Development Plan is refreshed annually and is monitored throughout the year.

These ongoing long-term goals also remain the charity's aims and objectives in the short term during each accounting period and its annual activities are intended to achieve these ends.

Public benefit statement

The Trustees confirm that they have complied with their duties in delivering public benefit in accordance with the charity's aims and have had due regard to the guidance on public benefit published by the Charities Commission in exercising their duties.

Development, activities and achievements this year

To enable the achievement of its aims and objectives, the charity provides advice in conjunction with a number of partners and through a variety of projects. Once again this has been a challenging year for the Charity due to the continuing Covid-19 pandemic. However, thanks to the dedication of both staff and volunteers we have been able to maintain services to all our local authority areas via telephone, webchat and email. We have also maintained volunteer recruitment and training as well as looking to expand our service offer through our investment in technology.

Specialist services for debt, welfare benefits, Pension wise, Help through Crisis were also maintained via telephone, webchat and email.

Development, activities and achievements this year (contd)

Working with our statutory and other partners we have developed a robust system to enable speedy and secure referrals. In partnership with South Ribble Borough Council we have developed our new telephone and digital hub in the Civic Centre moving from our existing premises in Leyland. The new centre allows us to accommodate more telephone advisers to meet the ever-increasing need for good quality advice and information. This move also allows us to re-establish a face to face service for those clients wishing to access services in person.

This has ensured Citizens Advice service users were able to access a whole range of advice and support projects to meet their needs.

Once again, throughout 2020-2021 the Charity has met all its contractual obligations and achieved all performance related outcomes, in terms of cases dealt with during the year. This has enabled the Charity to continue meeting both its short and long-term objectives by providing the advice and support required to improve the circumstances of its service users.

Our digital help centres continued to enable us to support clients who needed support to make on line applications and enhance their skills. The digital centres have provided much needed support to those individuals who are digitally excluded throughout our areas of benefit.

Our membership of Citizens Advice was confirmed and once again the charity was graded 5 across all areas in the Leadership Self-Assessment, 5 being the highest achievable score.

Outcomes and Benefits

All the charity's work ensures the public are able to benefit from access to information, advice and casework to support them to resolve their individual and family problems. This in turn has improved economic well-being, ensured retention of accommodation, improved health and well-being and given local people the confidence to manage future challenges. Guidance provided by the Charity Commission on public benefit has informed the work of the Trustees in reviewing the aims and objects of the charity.

The main sources of funding are shown in the notes to the accounts. The fulfilment of the various funders' requirements during the year has enabled the charity to meet its own key objectives as has the expenditure this year, particularly on staffing costs. The results for the year including the impact of changes in funding streams are as set out in the Statement of Financial Activities and associated notes to the accounts. The income figures demonstrate the continuing trend of greater levels of restricted funding compared to previous years and the expenditure reflects the rise in the costs required to manage this type of funding. The charity's financial position at the year-end remains strong as set out in the Balance Sheet and is considered further as part of the Reserves Policy review below.

Future Developments

As we move into 2021-22 the challenges for the Charity will be to maintain accessible local services, which meet all our communities' needs. Financial sustainability is a major focus in terms of re-commissioning of specialist services to ensure the viability of the Charity. Trustees and management are very aware of the need to continue the emphasis on a robust funding and future service delivery plan.

Recruitment and training of volunteers is of prime importance to ensure we are able to maintain services throughout our areas of benefit. Re-engaging existing volunteers who have been resting during the Covid-19 outbreak is of paramount importance to the Charity to ensure they feel supported and fully engaged on their return.

We are particularly focussing on our Research and Campaigns work to re-invigorate this important aim and are setting up a new task group to drive this with a Lead Trustee supporting its development.

Equally we are also focussing on our Equity, Diversity and Inclusion (EDI) work to ensure we are an equitable and inclusive service for all clients, staff and volunteers. Again, this work will have a Lead Trustee supporting development.

Reserves and Investment Policy

In the course of the year the Trustees have undertaken a review of the reserves policy. The policy is to maintain a General Reserve and a Maintenance and Development Reserve. The purpose of the General Reserve is to cover periods of financial difficulty and to provide sufficient funds for a smooth wind-up of the company should this ever become necessary in the event of a major funder withdrawing support. The Trustees feel that this Reserve should not fall below 3 months' expenditure but ideally should be higher, say up to the equivalent of 6 months' expenditure. In the event that the Company General Reserve falls below 3 months' expenditure, the Trustees would be concerned that the Company would be failing financially in which case an exit strategy would have to be considered. At today's value three months' expenditure is equal to approximately £307,000, 6 months' expenditure is equal to £615,000.

At 31 March 2021, without any amendment, the General Reserve stands at £1,022,059. This figure includes restricted funds of £134,619. The Trustees recommend that the balance of the General Reserve be reviewed on an annual basis based on guidelines from Citizens Advice and current activity levels and is to be set at £820,000 (i.e. approximately 8 months' expenditure). This has been maintained due to staffing levels and the knock-on effect of Covid 19.

The purpose of the Maintenance and Development Reserve is to ensure that the current level of provision of services is maintained should there be a shortfall in the level of funding received. In addition, the reserve funds make provision for any future development of services, extra staffing given the wide geographical spread we now cover, and additionally to provide funds for any future asset purchase. Our funding for the forthcoming twelve months however could be reduced as the various funders struggle to meet budget cuts. As a result of the possible reduction in income due to possible loss of contracts and with the expansion of the areas in which we now operate with the additional costs that this involves, we are utilising funds from the Maintenance and Development Reserves and the balance has been increased in anticipation of this. Based on information currently available the Trustees are recommending that the balance of the Maintenance and Development Reserve be held at a level of £202,059. This figure includes the restricted funds totalling £134,619.

The funds are currently invested in easily accessible cash deposits to balance the possible requirement for liquid funds against the requirement to generate as high a return on the investments as possible, while keeping the funds secure from all possible risk. Currently the Charity does not constrain the investment policy with social, environmental or ethical matters. The Trustees have accepted that the prevailing market rates are currently lower than they would wish and the return for the year on the investments is the best available in these circumstances.

Risk Management

The charity has an annual budget approved by the Trustees. There is a regular consideration of the financial results by the Trustees, including the review of variance from budget and comparison with benchmarks. The appropriate segregation of duties and delegation of authority has been put in place and there is a regular consideration of new risks facing the charity and the steps needed to deal with these.

The Trustees undertake a Risk Assessment, which assesses the major risks to which the charity is exposed, in particular those relating to the operations and finance of the charity, to ensure systems are in place to mitigate exposure to those risks. This assessment is reviewed and agreed by the charity's membership organisation Citizens Advice as part of its audit process and covers finance, governance, management, service delivery, research and campaigns work, stakeholder relationships, engagement with the wider service, systems/IT, equality and diversity and fitness for the future. The audit reported that the organisation was able to evidence all of the indicators. The wide geographical area served has brought with it particular and local elements of risk which are recorded, monitored and managed. Information assurance training has been prioritised. Comprehensive, ongoing reporting available to the board mitigates many of those risks. The Trustees have assessed the charity's overall risk as low.

Custodian Trustee Funds

After the local Council for Voluntary Service ceased to operate in 2012, its residual funds were passed over to the Bureaux to be administered on the Council's behalf. The organisation had charitable aims in line with the charity's own objectives as set out in its governing document.

During the year the charity was also requested to administer the local distribution of vouchers for the Energy Industry Voluntary Redress Scheme and to deal with the payment of DEFRA Emergency Assistance grants on behalf of West Lancs CVS and West Lancs Borough Council, which are again organisations with similar charitable aims.

The assets of the Council are included within the charity's own funds held within its bank accounts, which are subject to ongoing control reviews by the Trustees. The funds are segregated within the charity's accounting system and are reported to and reviewed by the Trustees on a regular basis throughout the year.

Trustees' responsibilities in relation to the financial statements

The Trustees (who are also the Directors of the company for the purposes of company law) are responsible for preparing the Trustees' Annual Report, which also incorporates the Directors' Report for company law purposes, and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which they must not approve unless they are satisfied that the financial statements give a true and fair view of the state of affairs of the charitable company and of the profit or loss for that period. In preparing these financial statements, the Directors are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements: and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

In so far as the Trustees are aware:
- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Auditors
The auditors, R. P. Smith & Co. Ltd. T/A John Goulding & Co., will be proposed for reappointment in accordance with Section 144(2) of the Charities Act 2011.

Small company rules

These accounts have been prepared in accordance with the special provisions relating to companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and in accordance with the Governing Instrument.

This report has been approved by the Board of Trustees and is signed on its behalf.

Signed on behalf of the Board of Trustees

Robert K Sage

Dated: 29th November 2021

Mr. R. Sage, Director and Trustee

REPORT OF THE INDEPENDENT AUDITORS

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

Opinion
We have audited the financial statements of Citizens Advice Lancashire West (the "Charity") for the year ended 31 March 2021 on pages 10 to 21 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the Charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. The trustees have elected for the financial statements to be audited in accordance with the Charities Act 2011 rather than the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity's trustees those matters that we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report or for the opinions we have formed.

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with ethical requirements that are relevant to our audit of the financial statements in the UK, including FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusion relating to going concern
In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the annual report other than the financial statements and our Auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006
In our opinion based on the work undertaken in the course of our audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- we have not obtained all the information and explanations necessary for the purposes of our audit;
- the directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption from the requirement to prepare a strategic report.

Responsibilities of the Trustees
As explained more fully in the trustees' responsibilities statement set out on page 7, the trustees are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. As part of an audit in accordance with the ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit.

Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities including fraud. Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect that those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

R P Smith & Co. Ltd.

R.P. SMITH & CO LTD
Chartered Accountants
& Statutory Auditor
2 Southport Road
Chorley
Lancashire PR7 1LB

Dated: 2 December 2021

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrest-ricted Funds	Rest-ricted Funds	Total Funds 2021	Total Funds 2020
		£	£	£	£
Income and endowments from:					
Donations and legacies	2	99,101	-	99,101	101,373
Other trading activities	3	5,683	3,388	9,071	15,729
Income from Investments	4	5,023	-	5,023	4,781
Income from Charitable activities	5				
Provision of advice		76,410	1,169,191	1,245,601	1,231,313
Total income		186,217	1,172,579	1,358,796	1,353,196
Expenditure on:					
Expenditure on Raising funds		1,277	3,195	4,472	3,450
Expenditure on Charitable activities					
Provision of advice		165,496	1,165,373	1,330,869	1,198,654
Total expenditure	7	166,773	1,168,568	1,335,341	1,202,104
Net income/(expenditure) and net movement in funds before transfers		19,444	4,011	23,455	151,092
Transfers between funds	17	96	(96)	-	-
Net movement in funds for the year		19,540	3,915	23,455	151,092
Reconciliation of funds:					
Total funds brought forward		867,900	130,704	998,604	847,512
Total funds carried forward		887,440	134,619	1,022,059	998,604

All of the above results are derived from continuing operations. There were no incoming resources attributable to geographical markets outside the United Kingdom (2020 none). All gains and losses recognised in the year are included above. The profit for the year for Companies Act purposes comprises the net income/expenditure for the year and was £23,455 (2020 £151,092).

The notes on pages 13 to 21 form part of these financial statements.

An analysis of the comparative figures for 2020 is set out in note 6 of the accounts.

CITIZENS ADVICE LANCASHIRE WEST

BALANCE SHEET AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets:					
Tangible assets	11		1,035		2,070
Investments	12		287,138		287,138
			288,173		289,208
Current assets:					
Debtors	13	44,558		35,296	
Cash at bank and in hand	14	780,034		713,363	
Total current assets		824,592		748,659	
Liabilities:					
Creditors: Amounts falling due within one year	15	90,706		39,263	
Net current assets			733,886		709,396
Total net assets			1,022,059		998,604
The funds of the charity:					
Unrestricted income funds	17		887,440		867,900
Restricted income funds	17		134,619		130,704
Total charity funds	17		1,022,059		998,604

The notes on pages 13 to 21 form part of these financial statements.

For the financial year in question, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006;

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Board of Trustees and authorised for issue on 29th November 2021 and are signed on its behalf by:

Robert K Sage

Mr. R. Sage, Director & Trustee

Company Registration Number: 3835274

CITIZENS ADVICE LANCASHIRE WEST

STATEMENT OF CASH FLOWS
FOR YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2020 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	**21**	61,648	152,507
Cash flows from investing activities:			
Dividends, interest and rents from investments		5,023	4,781
Purchase of property, plant and equipment		-	(3,106)
Proceeds from sale of investments		-	140,982
Purchase of investments		-	(287,138)
Net cash provided by (used in) investing activities		5,023	(144,481)
Cash flows from financing activities:			
Net cash provided by (used in) financing activities		-	-
Change in cash and cash equivalents in the reporting period		66,671	8,026
Cash and cash equivalents at the beginning of the reporting period		713,363	705,337
Cash and cash equivalents at the end of the reporting period	**22**	780,034	713,363

The notes on pages 13 to 21 form part of these financial statements.

1. **General information**

Citizens Advice Lancashire West's principal office and its registered office for company law purposes is at 35-39 Market Street, Chorley, PR7 2SW. It is a registered charity (no. 1078558) and a company limited by guarantee (no. 3835274), registered in England & Wales.

2. **Statement of compliance**

These financial statements have been prepared in compliance with the provisions of FRS 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'.

3. **Accounting policies**

(a) **Basis of preparation**

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.

The charity meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the entity. Monetary amounts in these financial statements are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The preparation of the financial statements may require the trustees to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities at the balance sheet date and the amounts reported for income and expenditure during the year. However, the nature of estimation means that the actual outcomes could differ from those estimates. The judgements that have had the most significant effect on the amounts recognised in the financial statements relates to the estimate of the useful economic lives of the various fixed assets in the accounts for the purpose of the depreciation charge and the allocation methods used for the apportionment of expenditure between the various restricted and unrestricted projects. The carrying value of the fixed assets after depreciation is disclosed in the notes to the accounts.

(b) **Fund accounting**

Unrestricted income funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and that have not been designated for other purposes. Restricted income funds are funds subject to special conditions imposed by the donor and are not available for purposes other than those specified by the donor.

(c) **Income recognition**

Turnover is the amount derived from ordinary activities and is stated net of VAT. All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donations and grants are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, when the income is deferred. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. Other income is recognised when the service has been performed.

(d) **Expenditure recognition**

Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered. All expenditure has been classified under headings that aggregate all costs related to that category. Where costs cannot be attributed to particular funds, they have been allocated to activities on the basis of the level of staff allocated to the funding received.

Fundraising costs and direct charitable costs, which comprise all costs identified as wholly or mainly attributable to achieving the objects of the charity, include staff costs, wholly or mainly attributable support costs and an apportionment of general overheads. Support costs include all expenditure not directly related to fundraising or charitable activities. Where applicable, such costs are apportioned to charitable activities on the basis of staff costs Governance costs represent the audit fees and the cost of the charity's annual general meeting.

(e) **Pension costs**

The charity has a defined contribution scheme and the pension charge represents the amount payable by the charity to the fund for the year. The costs of the defined contribution scheme are charged against the funds of the charity using the methodology set out above.

(f) **Operating lease agreements**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged on a straight-line basis over the term of the lease.

(g) **Tangible fixed assets**

Fixed assets are stated in the accounts at cost less depreciation. Individual fixed assets costing £1,000 or more are capitalised in the accounts. The carrying values of tangible fixed assets are reviewed for impairment if events or changes in circumstances indicate that the carrying value may not be recoverable. The cost less estimated residual value of IT and telephone equipment is depreciated over three years on a straight-line basis as a result of the short expected useful economic life.

(h) **Investments**

Investments are a form of basic financial instrument and are recognised at their transaction value. The charity does not acquire equity investments, put options, derivatives or other complex financial instruments.

(i) **Debtors**

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

(j) **Cash at bank and in hand**

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

(k) **Creditors**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(l) **Financial instruments**

The charity 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.

2. Donations and legacies

	2021	2020
	£	£
Donations	232	473
Core funding grants	98,869	100,900
	99,101	101,373

The charity has also benefited from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information, regarding the contribution made by volunteers to the charity's activities, is set out in the Trustees' Report.

3. Other trading activities

	£	£
Contributions to running costs	9,071	15,729
Other income	-	-
	9,071	15,729

4. Income from investments

	£	£
Bank interest received on UK deposits	5,023	4,781

5. Income from charitable activities

	£	£
Services rendered to other charities	5,861	6,017
Grants for provision of advice	1,239,740	1,225,296
	1,245,601	1,231,313

Grants represent income received from various service level agreements. Grant income under unrestricted funds includes amounts released to incoming resources from deferred income of £0 (2020 £0). Income is deferred in accordance with funders' requirements for the service to be provided and resources spent over a specific period. The balance of deferred income at the year-end was £0 (2020 £0). Grant income from restricted funds is shown in note 17 of the accounts.

6. Statement of Financial Activities analysis of comparative figures

	Unrest-ricted Funds	Rest-ricted Funds	Total Funds 2020
	£	£	£
Income and endowments from:			
Donations and legacies	101,373	-	101,373
Other trading activities	15,729	-	15,729
Income from investments	4,781	-	4,781
Income from charitable activities			
Provision of advice	96,219	1,135,094	1,231,313
Total income and endowments	218,102	1,135,094	1,353,196
Expenditure on:			
Expenditure on Raising funds	397	3,053	3,450
Expenditure on Charitable activities:			
Provision of advice	57,695	1,140,959	1,198,654
Total expenditure	58,092	1,144,012	1,202,104
Net income/(expenditure) and net movement in funds before transfers	160,010	(8,918)	151,092
Transfers between funds	770	(770)	-
Net movement in funds for the year	160,780	(9,688)	151,092
Reconciliation of funds			
Total funds brought forward	707,120	140,392	847,512
Total funds carried forward	867,900	130,704	998,604

7. Total expenditure

	Direct Costs	Support Costs	Total 2021	Direct Costs	Support Costs	Total 2020
	£	£	£	£	£	£
Expenditure on charitable activities: Unrestricted funds						
Salaries	112,822	17,022	129,844	28,346	2,089	30,435
Staff costs	334	44	378	-	273	273
Office	1,946	1,078	3,024	197	1,603	1,800
Premises	29,820	1,569	31,389	25,147	40	25,187
Governance costs	-	861	861	-	-	-
	144,922	20,574	165,496	53,690	4,005	57,695

7. **Total expenditure (continued)**

	Direct Costs	Support Costs	Total 2021	Direct Costs	Support Costs	Total 2020
	£	£	£	£	£	£
Expenditure on charitable activities: Restricted funds						
Salaries	740,034	133,827	873,861	777,403	114,470	891,873
Staff costs	2,328	715	3,043	37,612	3,319	40,931
Office	155,133	32,253	187,386	77,013	10,057	87,070
Premises	34,800	1,832	36,632	50,122	3,921	54,043
Governance costs	-	8,597	8,597	-	9,432	9,432
Other	55,455	399	55,854	55,789	1,821	57,610
	987,750	177,623	1,165,373	997,939	143,020	1,140,959

The figures for other expenditure relate to specific costs for the provision of services by other partners within the Help Through Crisis project.

8. **Net income/expenditure**

	2021	2020
	£	£
is stated after charging:		
Depreciation	1,035	1,712
Auditor's/examiner's remuneration -Audit fees	3,410	3,630
-Other financial services	3,410	3,630

9. **Staff costs and numbers**

	£	£
Wages and salaries	841,969	775,959
Social Security costs	56,187	53,401
Pension costs	108,952	96,081
	1,007,108	925,441

There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000. The total employee benefits of the Trust's key management personnel were £57,437 (2020 £47,178). The average number of employees during the year was 47 (2020 47) and the average monthly number of full-time equivalent employees including part time staff during the year analysed by function was as follows: -

Advisors	30	31
Administration	5	3

10. **Trustees remuneration and expenses**

The Trustees received no remuneration or benefits from the charity during the year (2020 none). No expenses were paid to the trustees during the year (2020 travel expenses paid to two trustees £120). Apart from this there were no other related party transactions during the year that require disclosure (2020 none).

11. Tangible fixed assets

	Equipment	Total
(a) **Cost**		
	£	£
At 1 April 2020	96,592	96,592
Additions	-	-
Disposals	-	-
At 31 March 2021	96,592	96,592
(b) **Depreciation**		
At 1 April 2020	94,522	94,522
Charge for year	1,035	1,035
Disposals	-	-
At 31 March 2021	95,557	95,557
(c) **Written down values**		
At 31 March 2021	1,035	1,035
At 31 March 2020	2,070	2,070

12. Fixed asset investments

	2021	2020
	£	£
Cash deposits:		
At 1 April 2020	287,138	140,982
Additions in year	-	287,138
Disposals in year	-	(140,982)
At 31 March 2021	287,138	287,138

13. Debtors

	£	£
Trade debtors	28,525	22,203
Prepayments and accrued income	16,033	13,093
	44,558	35,296

14. Cash at Bank

	£	£
Short term UK deposits	388,268	87,646
Cash at bank and in hand	412,579	632,521
	800,847	720,167
Less amounts held as banker	(20,813)	(6,804)
	780,034	713,363

14. Cash at Bank (continued)

Amounts held as banker: -

	At 1April 2020	Income	Expenditure	At 31 March 2021
	£	£	£	£
Chorley & South Ribble CVS	6,804	-	(4,357)	2,447
Energy Industry Voluntary Redress Scheme	-	17,735	(2,000)	15,735
DEFRA Emergency Assistance	-	15,000	(12,369)	2,631
	6,804	32,735	(18,726)	20,813

After the local Council for Voluntary Service ceased to operate in 2012, its residual funds were passed over to the Bureau to be administered on the Council's behalf. The organisation had charitable aims in line with the charity's own objectives as set out in its governing document.

During the year the charity was also requested to administer the local distribution of vouchers for the Energy Industry Voluntary Redress Scheme and to deal with the payment of DEFRA Emergency Assistance grants on behalf of West Lancs CVS and West Lancs Borough Council, which are again organisations with similar charitable aims.

The assets are included within the charity's own funds held in its bank accounts, which are subject to ongoing control reviews by the Trustees. The funds are segregated within the charity's accounting system and are reported to and reviewed by the Trustees on a regular basis throughout the year.

15. Creditors: Amounts falling due within one year

	2021	2020
	£	£
Trade creditors	23,766	6,171
Accruals and deferred income	66,940	33,092
	90,706	39,263

16. Commitments under operating leases

At 31 March 2021, the charity had commitments under non-cancellable operating leases as set out below: -

	2021	2020
	£	£
Total operating lease payments due:		
Not later than one year	-	-
Later than one year and not later than five years	-	-
Later than five years	-	-

17. Movement in funds

	B/fwd at 1 April 2020	Income	Expenditure	Transfers	C/fwd at 31 March 2021
	£	£	£	£	£
Unrestricted funds					
General funds	867,900	186,217	(166,773)	96	887,440

17. **Movement in funds (continued)**

	B/fwd at 1 April 2020	Income	Expenditure	Transfers	C/fwd at 31 March 2021
	£	£	£	£	£
Restricted funds					
MaPS	-	319,050	(319,050)	-	-
MaPS increased capacity	-	17,414	(12,874)	-	4,540
PensionWise	7,315	321,493	(328,808)	-	-
Universal Support Help to Claim	-	243,837	(243,837)	-	-
Help Through Crisis	23,293	95,000	(96,297)	-	21,996
West Lancs Borough Council	-	63,387	(47,979)	-	15,408
Domestic abuse services	51,426	-	-	-	51,426
Citizens Advice B'burn with Darwen	37,400	-	-	-	37,400
The Henry Smith Charity	11,270	-	(11,184)	(86)	-
Energy Advice Programme	-	28,680	(28,721)	41	-
Big Energy Saving Network	-	10,078	(10,002)	(76)	-
BEIS	-	40,000	(40,002)	2	
BEIS Remote Working	-	18,639	(18,639)	-	-
Community Foundation	-	5,000	(5,023)	23	-
Good Things Foundation	-	10,001	(6,152)	-	3,849
	130,704	1,172,579	(1,168,568)	(96)	134,619

The nature and purpose for each restricted fund is determined by the funding bodies providing the grants for the particular projects. All grant income received and expenditure incurred is directly related to the particular project for which funds have been approved by the particular body concerned. Although small deficits on the various restricted funds this year were expected to be of a short-term nature, it has been decided to meet the cost through the unrestricted funds of the charity.

The funding received through the National Association of Citizens Advice Bureaux includes the Government Money Advice and Pensions Service (MaPS) for the provision of debt advice sessions to members of the public. Additional funding was also received for increased capacity for the service this year. Funding has also continued from this source for the PensionWise project as part of a national initiative to provide guidance for people as a result of the pension freedoms introduced in 2014. Further funding was also received for the service providing support to individuals making their initial Universal Credit claim.

The project which commenced in 2018 for People in Crisis, with funding from the Big Lottery Fund's Help Through Crisis scheme, has continued this year and is aimed at providing help and support to people in crisis experiencing high levels of hardship. Funds received from organisations for the running of domestic abuse services brought forward from earlier years are to be used in due course for the purpose of developing both the capability and new ways of working to improve early intervention and prevention of violence against women and girls.

The grant received from West Lancs Borough Council this year for the general provision of Information/Advice/Money/Debt services within the Borough has now changed to a restricted form of funding over the period of this multi-year service agreement.

Funding has been received for the final year from The Henry Smith Charity for the project taken over from Citizens Advice Blackburn with Darwen in 2018, towards the running costs of a digital advice service to support disadvantaged people in the Blackburn with Darwen areas. Funds transferred from Citizens Advice Blackburn with Darwen, when its operations ceased in 2018, are also being held for this purpose.

There has also been funding received from the Energy Advice Programme and Big Energy Saving Network to assist in the running of various programmes providing advice and support to members of the public who are at risk of fuel poverty and from the Good Things Foundation to assist in running a digital and social inclusion programme in relation to the 2021 national Census.

The Department of Business Energy and Industrial Strategy (BEIS) has also provided funding to increase the capacity for the delivery of advice in the light of the increased demand caused by the Covid-19 pandemic, with specific funding for this purpose to assist remote working. Funds have been received as well from the Community Foundation to help in the provision of debt advice to vulnerable people in the community.

18. **Share capital**

The company is limited by guarantee and does not have a share capital.

19. **Analysis of net assets between funds**

Fund balances at 31 March 2021 are represented by:	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Tangible fixed assets	1,035	-	1,035
Investments	287,138	-	287,138
Current assets	689,973	134,619	824,592
	978,146	134,619	1,112,765
Creditors: amounts falling due within one year	90,706	-	90,706
Total funds	887,440	134,619	1,022,059

The Trustees consider that the resources of each fund are held in the appropriate form to meet the requirements of the fund.

20. **Pension commitments**

The charity operates a defined contribution pension scheme, Citizens Advice Lancashire Pension Scheme, for all employees. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund in respect of 50 members of staff (2020 55) and amounted to £108,952 (2020 £96,081). At the Balance Sheet date, there were no unpaid contributions due to the fund (2020 none). The charity has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

21. **Reconciliation of net income/(expenditure) to net cash flow from operating activities**

	2021	2020
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	23,455	151,092
Adjustments for:		
Depreciation charges	1,035	1,712
Dividends, interest and rents from investments	(5,023)	(4,781)
(Increase)/decrease in debtors	(9,262)	21,779
Increase/(decrease) in creditors	51,443	(17,295)
Net cash provided by (used in) operating activities	61,648	152,507

22. **Analysis of cash and cash equivalents**

	£	£
Cash in hand	391	516
Notice deposits (less than 3 months)	779,643	712,847
Total cash and cash equivalents	780,034	713,363