

Annual Report

2024/2025

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



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.

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



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

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



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



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



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

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

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 ever

Generalist Advice Services

2024 - 2025

 23,329 People helped
with 50,346 issues

5% were disabled

52% had a long term health condition

Top Ten Issues


23,159 Benefit issues

1,931 Housing issues

7,605 Debt issues

1,347 Consumer issues

4,813 Energy issues

1,194 Relationship issues

3,253 Charitable Support

977 Employment issues

2,447 Financial Services

942 Legal issues

£533,672.00
Income gained

£789,563.00
Debts written off

1,422 clients assisted to complete benefit applications (UC not included)

189 clients assisted to submit a mandatory reconsideration

175 clients assisted to appeal

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?

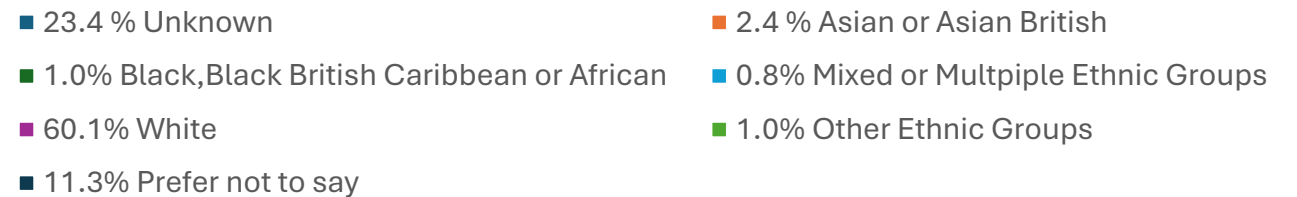
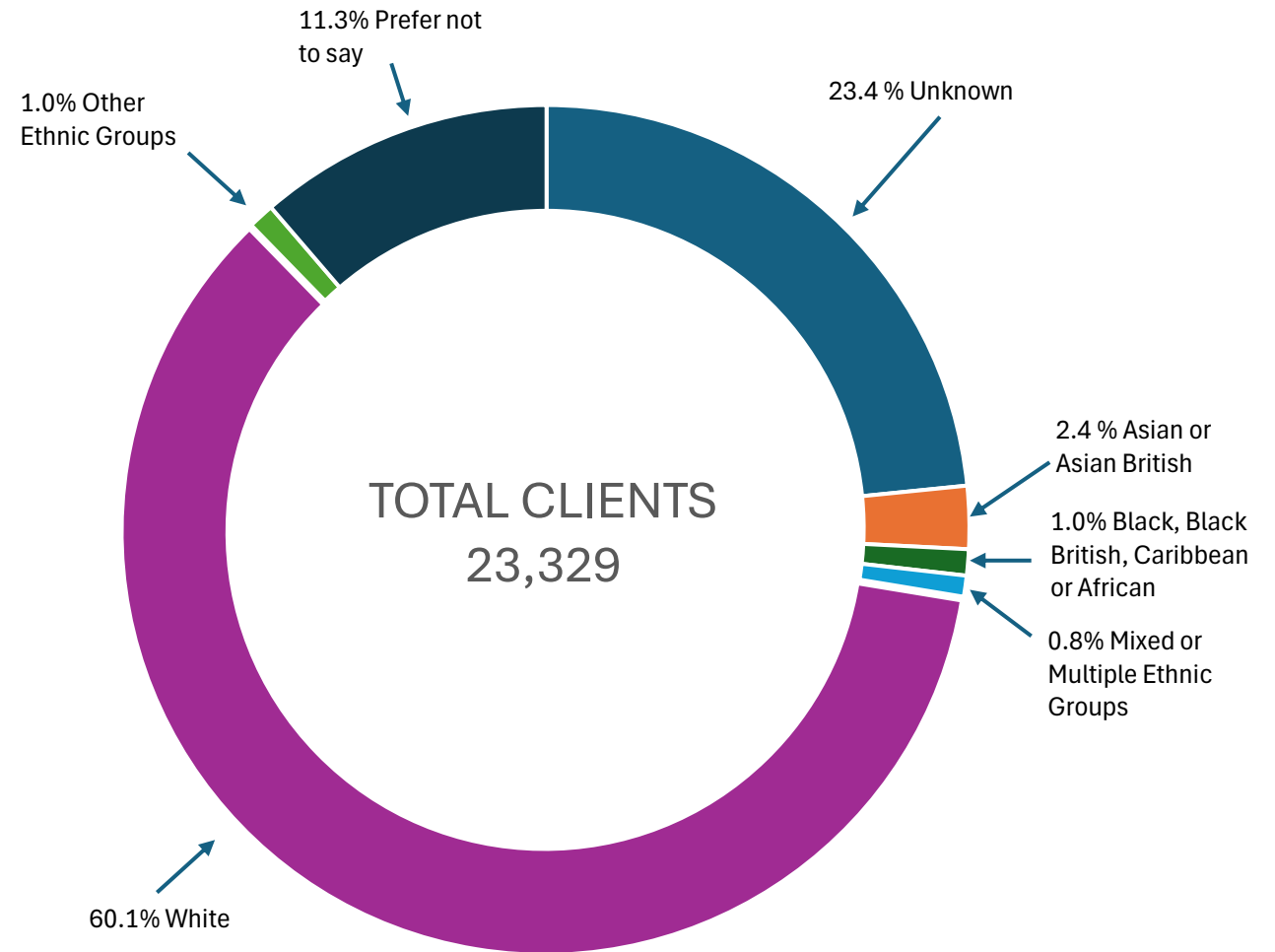
- 1,220 Household Support Fund applications were actioned totalling £220,000
- 1,240 applications for charitable support
- 2,026 simple queries were undertaken (client issues which do not require traditional assessment and advice)
- 1,216 general appointments and 5,914 Pension Wise appointments were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

Who were our clients?



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



Money and Debt Advice

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

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

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"



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

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

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

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

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.



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

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

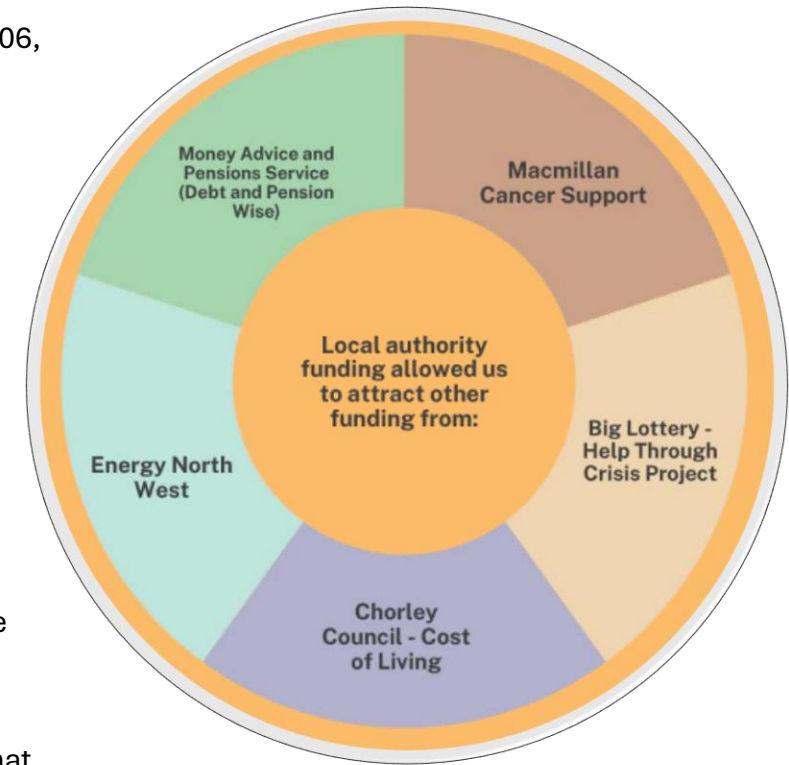
This annual report of the Trustees, under the Charities Act 2011 and the Companies Act 2006, was approved by the Board of Trustees.

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.



Helping people find a way



The poster features a dark blue background with a stylized road graphic. It lists five office locations, each with a location pin icon. The Garstang office entry is highlighted with a red 'NEW' banner. The text is white and yellow for readability against the dark background.

CITIZENS ADVICE LANCASHIRE WEST

Garstang
St Thomas Church,
Church Street,
Garstang,
Preston,
PR3 1PA
Drop in service available each Friday 10:00 - 2:00 pm.

Chorley Office
35-39 Market Street, Chorley, Lancashire, PR7 2SW
Drop in service available each Monday, Wednesday and Friday 10:00 - 2:00 pm.

South Ribble Office
Civic Centre, West Paddock, Leyland, Lancashire, PR25 1DH
Drop in service available at South Ribble Council reception, each Tuesday 12.00 - 3.00 pm.

Fleetwood Office
Fleetwood Market, Adelaide Street, Fleetwood, Lancashire, FY7 6AD
The Digital Help Centre is open 9:30am to 2:00pm, Tuesday, Thursday

Skelmersdale Office
Unit 137, The Concourse Shopping Centre, Skelmersdale, Lancashire, WN8 6HB
Drop in service available on a Tuesday between 10:00am and 2:00pm.

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.citizensadvice Lancashirewest.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 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.

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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.

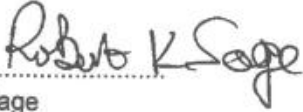
Auditor

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.

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

The Trustees report was approved by the Board of Trustees.


.....
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.

CITIZENS ADVICE LANCASHIRE WEST

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

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.

CITIZENS ADVICE LANCASHIRE WEST
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

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.

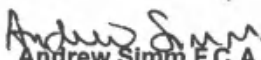
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance 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 than 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 £	£	2024 £	£
Fixed assets					
Tangible assets	14		7,534		707
Investments	15		86,978		86,144
			<u>94,512</u>		<u>86,851</u>
Current assets					
Debtors	16	264,626		242,359	
Cash at bank and in hand		<u>1,686,333</u>		<u>1,568,746</u>	
		1,950,959		1,811,105	
Creditors: amounts falling due within one year	18	<u>(164,877)</u>		<u>(203,454)</u>	
Net current assets			<u>1,786,082</u>		<u>1,607,651</u>
Total assets less current liabilities			<u>1,880,594</u>		<u>1,694,502</u>
Creditors: amounts falling due after more than one year	19		-		(7,751)
Net assets			<u><u>1,880,594</u></u>		<u><u>1,686,751</u></u>
The funds of the Charity					
Restricted income funds	21		112,635		128,730
Unrestricted funds	22		<u>1,767,959</u>		<u>1,558,021</u>
			<u><u>1,880,594</u></u>		<u><u>1,686,751</u></u>

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

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE LANCASHIRE WEST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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
	<u>84,651</u>	<u>133,996</u>	<u>218,647</u>	<u>81,467</u>	<u>-</u>	<u>81,467</u>

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
	<u>934,964</u>	<u>887,134</u>	<u>1,822,098</u>	<u>866,906</u>	<u>1,009,710</u>	<u>1,876,616</u>

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).

CITIZENS ADVICE LANCASHIRE WEST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

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

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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	-
	<u>1,567,600</u>	<u>1,279,905</u>
Share of support and governance costs (see note 9)		
Support	323,863	355,987
Governance	9,121	7,297
	<u>1,900,584</u>	<u>1,643,189</u>
Analysis by fund		
Unrestricted funds	858,982	695,687
Restricted funds	1,041,602	947,502
	<u>1,900,584</u>	<u>1,643,189</u>

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
	<u>332,984</u>	<u>363,284</u>
Analysed between:		
Charitable Activities	<u>332,984</u>	<u>363,284</u>

Support costs relate to one charitable activity.

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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
	<u>1,660,148</u>	<u>1,446,991</u>

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	<u>78,613</u>	<u>66,179</u>

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Debtors

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

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
	<u>34,369</u>	<u>15,823</u>	<u>(27,537)</u>	<u>22,656</u>

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
	<u>164,877</u>	<u>203,454</u>

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Creditors: amounts falling due after more than one year

2025
£

2024
£

Trade creditors	-	7,751
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20 Retirement benefit schemes

2025
£

2024
£

Defined contribution schemes

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

CITIZENS ADVICE LANCASHIRE WEST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

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)
	<u>106,842</u>	<u>1,009,710</u>	<u>(950,879)</u>	<u>(36,943)</u>	<u>128,730</u>

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.

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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
	<u>1,558,021</u>	<u>1,078,033</u>	<u>(859,665)</u>	<u>(8,430)</u>	<u>1,767,959</u>
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
	<u>1,224,764</u>	<u>992,650</u>	<u>(696,336)</u>	<u>36,943</u>	<u>1,558,021</u>

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
	<u>1,767,959</u>	<u>112,635</u>	<u>1,880,594</u>
	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)
	<u>1,558,021</u>	<u>128,730</u>	<u>1,686,751</u>

CITIZENS ADVICE LANCASHIRE WEST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

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.citizensadvice Lancashirewest.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 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.

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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.

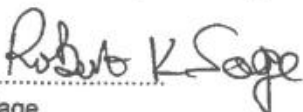
Auditor

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.

CITIZENS ADVICE LANCASHIRE WEST

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

The Trustees report was approved by the Board of Trustees.


.....
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.

CITIZENS ADVICE LANCASHIRE WEST

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

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.

CITIZENS ADVICE LANCASHIRE WEST
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF CITIZENS ADVICE LANCASHIRE WEST

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.

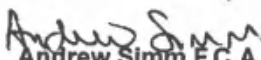
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance 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 than 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 £	£	2024 £	£
Fixed assets					
Tangible assets	14		7,534		707
Investments	15		86,978		86,144
			<u>94,512</u>		<u>86,851</u>
Current assets					
Debtors	16	264,626		242,359	
Cash at bank and in hand		<u>1,686,333</u>		<u>1,568,746</u>	
		1,950,959		1,811,105	
Creditors: amounts falling due within one year	18	<u>(164,877)</u>		<u>(203,454)</u>	
Net current assets			<u>1,786,082</u>		<u>1,607,651</u>
Total assets less current liabilities			<u>1,880,594</u>		<u>1,694,502</u>
Creditors: amounts falling due after more than one year	19		-		(7,751)
Net assets			<u><u>1,880,594</u></u>		<u><u>1,686,751</u></u>
The funds of the Charity					
Restricted income funds	21		112,635		128,730
Unrestricted funds	22		<u>1,767,959</u>		<u>1,558,021</u>
			<u><u>1,880,594</u></u>		<u><u>1,686,751</u></u>

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

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE LANCASHIRE WEST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

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.

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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
	<u>84,651</u>	<u>133,996</u>	<u>218,647</u>	<u>81,467</u>	<u>-</u>	<u>81,467</u>

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
	<u>934,964</u>	<u>887,134</u>	<u>1,822,098</u>	<u>866,906</u>	<u>1,009,710</u>	<u>1,876,616</u>

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).

CITIZENS ADVICE LANCASHIRE WEST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

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

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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	-
	<u>1,567,600</u>	<u>1,279,905</u>
Share of support and governance costs (see note 9)		
Support	323,863	355,987
Governance	9,121	7,297
	<u>1,900,584</u>	<u>1,643,189</u>
Analysis by fund		
Unrestricted funds	858,982	695,687
Restricted funds	1,041,602	947,502
	<u>1,900,584</u>	<u>1,643,189</u>

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
	<u>332,984</u>	<u>363,284</u>
Analysed between:		
Charitable Activities	<u>332,984</u>	<u>363,284</u>

Support costs relate to one charitable activity.

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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
	<u>1,660,148</u>	<u>1,446,991</u>

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	<u>78,613</u>	<u>66,179</u>

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Debtors

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

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
	<u>34,369</u>	<u>15,823</u>	<u>(27,537)</u>	<u>22,656</u>

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
	<u>164,877</u>	<u>203,454</u>

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Creditors: amounts falling due after more than one year

2025
£

2024
£

Trade creditors	-	7,751
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20 Retirement benefit schemes

2025
£

2024
£

Defined contribution schemes

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

CITIZENS ADVICE LANCASHIRE WEST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

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)
	<u>106,842</u>	<u>1,009,710</u>	<u>(950,879)</u>	<u>(36,943)</u>	<u>128,730</u>

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.

CITIZENS ADVICE LANCASHIRE WEST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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
	<u>1,558,021</u>	<u>1,078,033</u>	<u>(859,665)</u>	<u>(8,430)</u>	<u>1,767,959</u>
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
	<u>1,224,764</u>	<u>992,650</u>	<u>(696,336)</u>	<u>36,943</u>	<u>1,558,021</u>

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
	<u>1,767,959</u>	<u>112,635</u>	<u>1,880,594</u>
	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)
	<u>1,558,021</u>	<u>128,730</u>	<u>1,686,751</u>

CITIZENS ADVICE LANCASHIRE WEST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

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.