

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

(a company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

FOR THE PERIOD 1 APRIL 2024 TO 30 SEPTEMBER 2025

Registered Charity No: 1109976

Company Registered No: 5351800

**GEORGE HAY PARTNERSHIP LLP
CHARTERED ACCOUNTANTS
BRIGHAM HOUSE
93 HIGH STREET
BIGGLESWADE
BEDFORDSHIRE
SG18 0LD**

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU
(a company limited by guarantee)

FINANCIAL STATEMENTS

FOR THE PERIOD 1 APRIL 2024 TO 30 SEPTEMBER 2025

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MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

Board's Report for the period 1 April 2024 to 30 September 2025

The Board presents its report and the financial statements for the period of 18 months from 1 April 2024 to 30 September 2025.

Reference and Administrative Information

Charity Name: Mid Bedfordshire Citizens Advice Bureau

Charity registration number: 1109976

Company registration number: 5351800

Registered Office and
Operational address: Century House
Market Square
Biggleswade
Bedfordshire

Additional
Operational address: 10 Bedford Street
Amphill
Bedfordshire

Trustee Board

Neil EP McGowan	Chair
Richard J Wiltshire	Treasurer
Roger H Sanbrook	
Mark A Smith	
Clifford M Carter	
Philip H Steer	

Administrator

Fran Marritt (Acting Chief Officer)

Independent Examiners

Colin Airey FCCA of George Hay Partnership LLP
Brigham House, 93 High Street, Biggleswade, Bedfordshire, SG18 0LD

Bankers

Barclays plc

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

Board's Report for the period 1 April 2024 to 30 September 2025 – (continued)

Change of financial year

During the reporting period the trustees agreed to change the charity's financial year end from 31 March 2024 to 30 September 2025. This change was made to align with the merger with The Bedford and District Citizen Advice Bureau which took effect on 1 October 2025.

The trustees confirm that this change does not affect the charity's objectives, activities or commitments to delivering public benefit.

Structure, Governance and Management

Governing Document

The governing document is its Memorandum and Articles of Association and was incorporated on 3 February 2005. The Charity is a company limited by guarantee and has no share capital. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and Appointment of Trustee Board

The Board of directors of the company is also the Board of trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association the members of Board are elected or co-opted to serve for a period of three years.

The Trust was formed to promote any charitable purpose for the benefit of the community in Mid-Bedfordshire and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

A broad range of management and business experiences are represented on the Board. In the event of particular skills being lost through retirement individuals are approached to offer themselves for election or co-option to the Board.

Trustee Induction and Training

Apart from being advised by the Administrator of the duties of trustees, new members work alongside the existing trustees to experience the duties required and to become familiar with the range of work undertaken by the charity. Trustee bulletins and training events are provided by the National Citizens Advice Organisation.

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

Board's Report for the period 1 April 2024 to 30 September 2025 - (continued)

Structure, Governance and Management (Continued)

Risk Management

The Board continued to review the major risks to which the charity is exposed. A strategic plan was developed to target the direction the charity will take as the Central Bedfordshire unitary authority develops its strategy for the voluntary sector. The plan was updated and during the reporting period sources of funding continued to be explored. Internal risks have been minimised by the implementation of procedures of authorisation of all transactions and projects.

Organisational Structure

The Mid Bedfordshire Citizens Advice Bureau has a Board that meets at least quarterly and is responsible for the strategic direction and policy of the charity. At the end of the period the Board had six members from a variety of backgrounds relevant to the work of the charity. The Administrator attends the Board meetings but has no voting rights. We have on average 30 volunteers supporting the service.

Day-to-day responsibility for the provision of services rests with the Administrator under the direction of trustees as appropriate. Training is provided when necessary to benefit the charity.

Objectives and Activities

The company's objectives and principal activities are to:

- promote any charitable purpose for the benefit of the community in Mid-Bedfordshire and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.
- provide and maintain Local Citizens Advice (LCA) offices situated in Ampthill and Biggleswade which are open to the public.

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

Board's Report for the period 1 April to 30 September 2025 - (continued)

Objectives and Activities (Continued)

The main objectives and activities for the period continue to focus upon giving help and advice to clients on a wide range of subjects. The strategies employed by the charity to achieve this include the following:

- providing main advice centres at Ampthill and Biggleswade.
- providing an effective Gateway service to facilitate access to the service and quality of advice.
- operating a specialist outreach service, which helps clients mainly with disability benefits.
- providing satellite to serve the residents of Lidlington, Marston Moretaine and Brogborough using premises kindly provided by Lidlington Church.
- providing outreach advice sessions in Stotfold, Flitwick and Sandy to make our service more accessible to clients across Mid Beds.
- seeking diversity of funding to secure long-term operation.
- maintaining and developing an informative website (www.midbedscab.org.uk).
- working with local statutory bodies and feeding evidence to Citizens Advice to influence research and campaigns.
- working with Advice Central and other advice agencies operating in Central Bedfordshire to improve access to advice services.

Achievements and Performance

Mid-Bedfordshire Citizens Advice is one of 3 LCA's serving Central Bedfordshire, the area served by Mid-Bedfordshire Citizens Advice is the largest of the 3 both in terms of the geographical area served and the population.

In order to reach our clients, we have operated advice sessions in outreach locations including Lidlington, Flitwick, Stotfold, Shefford and Sandy over the last year.

Between 31 March 2024 - 31 September 2025, we saw a total of 3,475 unique clients, with 10,464 issues this is an increase in both client numbers and issues compared to the previous 2 reporting years on a pro rata basis.

The most prevalent issues we advised upon were:

- Welfare Benefits (3,752 issues)
- Housing (1,190 issues)
- Debt (1,057 issues)

We helped generate £1,043,914 in welfare benefit income for our clients, wrote off £186,634 worth of debt and helped clients to reschedule debt repayments of £176,192 per year. We also helped clients to achieve other financial outcomes worth £844,000.

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

Board's Report for the period 1 April 2024 to 30 September 2025 - (continued)

Achievements and Performance (continued)

We helped 281 households have access to emergency food by providing supermarket vouchers or making referrals for food parcels and 72 households who were in Fuel Poverty by providing fuel vouchers.

The main areas of charitable activity are to provide the advice people need for the problems they face and equally to improve the policies and practices that affect people's lives. In order to achieve this, we did a campaign to help people that were at risk of no longer being eligible to receive the Winter Fuel Payment by checking their eligibility for Pension Credit at dedicated outreach sessions.

The LCA website (www.midbedscab.org.uk) has continued to provide a source for the wider public to access information by linking into the national Citizens Advice website which informs on many topics.

The fiscal value of the work we did for the year 24/25 was £1,031,292* which equates to £6.35 for every £1 of funding we received. The Public value of the work we did was £6,564,572* which equates to £40.41 for every £1 of funding we received. The value to the clients of the work we did was £4,036,937 * which equates to £24.85 for every £1 of funding we received.

(* These figures are based on the Citizens Advice Financial Modelling Tool which uses methodology developed by New Economy and the model is approved by the Treasury)

Financial Review

In 2024/25 our main sponsor maintained our core funding with an additional provision to increase capacity due to the pressures of the cost of living. We continued to search for new sources of long-term funding, and although we have received individual donations, as well as funding for a 6 month project with the Alex Ferry Foundation, we have not assured secured longer-term funding beyond the core funding we received from Central Bedfordshire Council.

Principal Funding Sources

The LCA is grateful for its funding generated via local and national grants and donations. Core funding for the service came from Central Bedfordshire Council. Financial support from other local organisations was also much appreciated. We wish to thank those individuals and groups who either supported us or made individual donations.

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

Board's Report for the period 1 April 2024 to 30 September 2025 - (continued)

Principal Funding Sources (continued)

We have expanded our Outreach project and have continued to deliver home visits during this year. We continued to deliver our home-visiting service through sharing costs with a neighbouring LCA. It can be challenging to secure funding for a post such as this, but by working in partnership and sharing the cost of this post, we have been able to continue to deliver the service in Mid Bedfordshire.

Investment Policy

The Board has considered the most appropriate policy for investing funds.

Reserves Policy

The Board has examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between 3 and 6 months of the expenditure. Expenditure for the 18 month period ending the 30 September 2025 was £244,754 and therefore the target is £40,792 to £81,584 in unrestricted funds. The reserves are needed to meet the working capital requirements of the charity. The present unrestricted fund of the charity is £128,232 (2024 £97,111)

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

Board's Report for the period 1 April 2024 to 30 September 2025 — (continued)

Responsibilities of the Board

Company law requires the Board to prepare the financial statements for each financial year, which gives a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements the board should follow best practice and:

- select suitable accounting policies and apply them consistently;
- make judgments and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the company will continue on that basis.

The Board is responsible for proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. The Board is also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Members of the Board

Members of the Trustee Board, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the period and up to the date of this report are set out on page 1.

Independent Examiner

CA Airey FCCA of George Hay Partnership LLP was re-appointed as the charitable Independent Examiner company's reporting accountant and has expressed his willingness to continue to act in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Board on 12.05.2026 and signed on its behalf by:

Mr N.E.P. McGowan

Mr N.E.P. McGowan - Chair of the Board

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

Independent Examiner's Report to the Trustees of Mid Bedfordshire Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of the Company for the period 1 April to 30 September 2025, which are set out on pages nine to eighteen.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

CA Airey FCCA of
George Hay Partnership LLP
Chartered Accountants
93 High Street
Biggleswade
Bedfordshire

Dated : 15.05.2026

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

**Statement of Financial Activities (including Income & Expenditure Account)
for the period 1 April 2024 to 30 September 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 30.09.25 £	Total 31.03.24 £
Incoming Resources					
<i>Voluntary Income:</i>					
Donations and Grants		260,472	4,000	264,472	128,835
<i>Activities for Generating Funds:</i>					
Investment Income	6	2,120	-	2,120	1,093
Fundraising Events		-	-	-	-
Other Income		8,887	-	8,887	-
Total Incoming Resources		<u>271,479</u>	<u>4,000</u>	<u>275,479</u>	<u>129,928</u>
Resources Expended					
<i>Costs of Generating Funds:</i>					
Fundraising Trading; Cost of Goods					
Sold and Other Costs	2	-	-	-	-
Charitable Activities	2	219,041	25,713	244,754	188,695
Total Resources Expended		<u>219,041</u>	<u>25,713</u>	<u>244,754</u>	<u>188,695</u>
Net Incoming Resources Before					
Other Recognised Gains	3	52,438	(21,713)	30,725	(58,767)
Transfers between Funds	11	(21,317)	21,317	-	-
		<u>31,121</u>	<u>(396)</u>	<u>30,725</u>	<u>(58,767)</u>
Other Recognised Gains		-	-	-	-
Net Movement in Funds		<u>31,121</u>	<u>(396)</u>	<u>30,725</u>	<u>(58,767)</u>
Reconciliation of Funds					
Total Funds Brought Forward		97,111	9,088	106,199	164,966
Total Funds Carried Forward		<u>128,232</u>	<u>8,692</u>	<u>136,924</u>	<u>106,199</u>

Movements in funds are disclosed in Note 11 to the accounts

The notes on pages 12 to 18 form part of these accounts.

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

BALANCE SHEET
At 30 September 2025

	Notes	30.09.25		31.03.24	
		£	£	£	£
CURRENT ASSETS:					
Cash at Bank and in Hand		178,829		184,867	
Debtors	7	<u>3,923</u>		<u>2,448</u>	
		182,752		187,315	
CURRENT LIABILITIES:					
Creditors	8	<u>29,288</u>		<u>61,718</u>	
NET CURRENT ASSETS			153,464		125,597
SPECIFIED PROVISIONS	9		16,540		19,398
NET ASSETS			<u>136,924</u>		<u>106,199</u>
REPRESENTED BY:					
Unrestricted Income Funds:					
General Fund	10		128,232		97,111
			<u>128,232</u>		<u>97,111</u>
Restricted Income Funds:					
Outreach			-		-
Document Scanner Funding			71		403
Lidlington Satellite Funding			157		157
Coronavirus Emergency Funding			-		64
Fundraising Purposes			8,464		8,464
			<u>136,924</u>		<u>106,199</u>

The notes on pages 12 to 18 form part of these accounts.

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

BALANCE SHEET - (Continued)

At 30 September 2025

The directors are satisfied that the company was entitled to exemption under Section 477 of the Companies Act 2006 and that members have not required an audit in accordance with Section 476.

The directors acknowledge their responsibilities for:

- i. ensuring that the company keeps accounting records which comply with sections 386 and 387; and
- ii. preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial period and of its profit or loss for the financial period in accordance with the requirements of section 394 and 395, and which otherwise comply with the requirements of this Act relating to accounts, so far as applicable to the company.

With regard to the Companies Act disclosure requirements only, these financial statements are prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

The accounts on pages 9 to 18 were approved by the Board on 12.05.2026 and signed on its behalf by:

Mr N.E.P. McGowan

Mr N.E.P. McGowan – Chair of the Board

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS For the period 1 April 2024 to 30 September 2025

1. Accounting policies

Basis of preparation

The financial statements have been prepared under the historic cost convention in accordance with the Statement of Recommended Practice. The charity meets the definition of a public benefit entity under FRS 102.

Statement of compliance

The financial statements have been prepared in accordance with the Statement of Recommended Practice — Accounting and Reporting by Charities SORP (FRS 102) effective 1st January 2019, applicable UK Accounting Standards and the Companies Act 2006. The principal accounting policies adopted in the preparation of the financial statements are set out below.

Change of Accounting Year End

During the reporting period, the trustees approved a change to the charity's financial year end from 31 March 2025 to 30 September 2025. This change was made to co-inside with the merger which took place on 1 October 2025 as mentioned below.

As a result, the current reporting period covers 18 months from 1 April 2024 to 30 September 2025, compared with the previous period of 12 months. Comparative figures presented in these financial statements are therefore not directly comparable.

The change had been made in accordance with the Charity SORP (FRS 102) and the requirements of the Charities Act 2011. The Charity Commission has been notified of the revised year end in line with regulatory guidance.

Going concern

On 1 October 2025, Mid Bedfordshire Citizen Advice Bureau merged with The Bedford and District Citizen Advice Bureau to form a new entity to be known as CA Bedford and Mid Bedfordshire. The trustees have assessed the implications of this merger and are satisfied that the charity's operations and obligations have been appropriately transferred. The going concern basis therefore no longer remains appropriate for the preparation of these financial statements. The balance sheet is instead prepared on the breakup basis of accounting.

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS
For the period 1 April 2024 to 30 September 2025

1. Accounting policies (continued)

Incoming resources

Investment income and other incoming resources are recognised on a receivable basis.

Resources expended

Resources expended are recognised in the period in which they are incurred and are allocated to the particular activity where the cost relates directly to that activity

Taxation

The company is a registered charity and as such is not generally liable to taxation

Pension Costs

The Charity contributes to a defined pension contribution scheme for the benefit of its employees. Contributions are recognized in the financial statements when they are due.

Funds Structure

Unrestricted Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general or designated funds.

Restricted Funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - (continued)

For the period 1 April 2024 to 30 September 2025

2. Resources Expended

	Notes	Unrestricted Funds £	Restricted Funds £	Total 30.09.25 £	Total 31.03.24 £
Fundraising Trading					
Cost of Goods Sold and Other Costs		-	-	-	-
		-	-	-	-
Charitable Costs					
Salaries, including Pensions	4	121,588	17,891	139,479	150,420
Cleaning		311	36	347	371
Rent and Rates		16,489	2,009	18,498	12,354
Repairs and Service Charges		-	-	-	-
Electricity and Gas		1,934	236	2,170	2,168
I.T. Costs		5,495	722	6,217	6,104
Technical Support Charges		52,078	2,534	54,612	-
Stationery and Equipment		546	396	942	1,040
Telephone and Postage		7,070	853	7,923	5,607
Subscriptions		4,845	590	5,435	4,645
Training and Recruitment		315	-	315	218
Insurance		2,004	244	2,248	1,167
Sundry Expenses		376	33	409	391
<u>Governance Costs</u>					
Travel Expenses		1,556	169	1,725	1,486
Independent Examiner's Fees		2,520	-	2,520	1,440
Bank Charges		182	-	182	140
Professional Fees		1,732	-	1,732	1,144
		219,041	25,713	244,754	188,695

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

For the period 1 April 2024 to 30 September 2025 — (continued)

3. Net incoming resources

The net incoming resources are stated after charging:

	2025	2024
	£	£
Independent Examiners Fee	<u>2,520</u>	<u>1,440</u>

4. Staff Costs and Numbers

	2025	2024
	£	£
Staff Costs		
Wages and Salaries	131,179	139,101
National Insurance Costs	385	3,853
Pension Costs	<u>7,915</u>	<u>7,466</u>
	<u>139,479</u>	<u>150,420</u>
 Average Number Employed	 <u>6</u>	 <u>9</u>

No employees had emoluments in excess of £60,000.

Total employment benefits of key management personnel were £nil (2024 £29,589)

5. Trustees Remuneration and Benefits

There were no trustees' remuneration or other benefits for the period ended 30 September 2025 (2024 £nil).

Trustees' expenses amounting to £nil were paid during the period ended 30 September 2025 (2024 £nil).

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

For the period 1 April 2024 to 30 September 2025 — (continued)

6. Investment Income

	2025	2024
	£	£
Bank Interest	<u>2,120</u>	<u>1,093</u>

7. Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Sundry Debtors and Prepayments	<u>3,923</u>	<u>2,448</u>

8. Creditors

	2025	2024
	£	£
Amounts falling due within one year:		
Sundry Creditors and Accruals	<u>29,288</u>	<u>61,718</u>

9. Specified Provisions

Reserves have been provided for specific expenditure:

	2025	2024
	£	£
Repairs and Renewals Fund	600	600
Redecoration Fund	2,500	2,500
Redundancy Fund	<u>13,440</u>	<u>16,298</u>
	<u>16,540</u>	<u>19,398</u>

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

For the period 1 April 2024 to 30 September 2025 — (continued)

10. Analysis of Net Assets between Funds

	General Purpose Funds £	Restricted Funds £	Total £
Current Assets	174,060	8,692	182,752
Current Liabilities	(45,828)	-	(45,828)
	<u>128,232</u>	<u>8,692</u>	<u>136,924</u>
	<u>=====</u>	<u>=====</u>	<u>=====</u>

11. Movement in Funds

The funds of the charity include unrestricted funds and also restricted funds comprising of grants held on trust.

Balance 31.03.24 £	Incoming Resources £	Resources Expended £	Balance 30.09.25 £
106,199	275,479	(244,754)	136,924
<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>

12. Financial Commitments

Finance commitments as of 30 September 2025 amounted to £nil (2024 £nil).

MID BEDFORDSHIRE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

For the period 1 April 2024 to 30 September 2025 — (continued)

13. Related Party Disclosures

Citizens Advice Mid Bedfordshire subscribes to the membership scheme of The National Association of Citizens Advice Bureau (Citizens Advice), the national charity (Charity Number: 279057) which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of the Bureau in order to fulfil its charitable objects and comply with the national membership requirements.

During the period, payments were made to Citizens Advice to the value of £5,203 (2024 £1,969) in respect of subscriptions, insurance and sundries. There were no receipts from Citizens Advice for contracts and grant funding for neither 2025 or 2024.

Also, during the period payments were made to Citizens Advice Bedford (Charity Number 1106738) to the value of £67,691 (2024 £5,037) in respect of job share costs. Receipts from Citizen Advice Bedford for contracts amounted to £8,887 (2024 £nil)

14. Share Capital

Mid Bedfordshire Citizens Advice Bureau is a company limited by guarantee and does not have a share capital.

15. Guarantee

Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up during the time that he or she is a member or within one year afterwards, for payment of the debts and liabilities of the company contracted before he or she ceases to be a member, and of the costs, charges and expense of winding up the same and for the adjustment of the rights of contributors amongst themselves, such amount as may be required not exceeding, in the case of any member, the sum of £1.