

Citizens Advice East Lancashire

England & Wales · Charity number 1111611

Details

Other names	BURNLEY & PENDLE CITIZENS ADVICE BUREAU, PENDLE DISTRICT CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	05540011
Registered	2005-10-10
Register	View on the Charity Commission register

Contact

Address 1st Floor
Block C
The Wharf
Manchester Rd Burnley
Burnley
Lancashi

Phone 01282 616750

Email helenheapcab@gmail.com

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN PENDLE DISTRICT AND SURROUNDING AREAS ("THE AREA OF BENEFIT") BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OR POVERTY, SICKNESS AND DISTRESS.

Activities: We are a voluntary service that provides advice & information to the general public. Also specialists advice & help with debt & welfare benefit problems.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** PENDLE DISTRICT AND SURROUNDING AREAS.
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,674,542	£1,524,388	£1,082,551	44
2024-03-31	£1,788,678	£1,408,218	£932,397	39
2023-03-31	£757,793	£557,404	£551,938	21
2022-03-31	£467,364	£394,234	-	-
2021-03-31	£407,097	£332,558	-	-

Trustees

Name	Role	Appointed
BRIAN HOBBS	Chair	2013-09-13
Ann Catherine McIntyre		2023-07-01
Cllr Marilyn Winifred Anne Procter		2023-07-01
Hugh Somerville McGinn		2023-07-01
John Martin Blackburn		2023-07-01
John Nicholas Pilling		2023-07-01
Madeehah Khan-Israeel		2023-07-01
PETER JOHN KENYON		2011-08-16
Patrick Mark Manley		2023-07-01

Citizens Advice East Lancashire

England & Wales - Charity number 1111611

Accounts

Company registration number: 05540011

Charity registration number: 1111611

Citizens Advice East Lancashire

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

KM
Chartered Accountants
1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

Citizens Advice East Lancashire

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Citizens Advice East Lancashire

Reference and Administrative Details

Trustees	Miss A C McIntyre Mr B Hobbs Mr H S McGinn Mr J M Blackburn Mr J N Pilling Miss M Khan-Israel Cllr M Procter Mr P J Kenyon Mr P M Manley
Charity Registration Number	1111611
Company Registration Number	05540011
Registered Office	The charity is incorporated in England. 1st Floor, Block C The Wharf Manchester Road Burnley Lancashire BB11 1JG
Auditor	KM Chartered Accountants 1st Floor, Block C The Wharf Manchester Road Burnley Lancashire BB11 1JG
Bankers	Unity Trust Bank Four Brindley Place Birmingham B1 2JB

Citizens Advice East Lancashire

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Miss A C McIntyre
	Mr B Hobbs
	Mr D R J Penney (resigned 22 July 2024)
	Mr H S McGinn
	Mr J M Blackburn
	Mr J N Pilling
	Mr M Abdullah (resigned 9 May 2024)
	Miss M Khan-Israel
	Cllr M Procter
	Mr P J Kenyon
	Mr P Laskey (resigned 19 July 2024)
	Mr P M Manley
	Mr S Ahmed (resigned 9 May 2024)

Objectives of CAEL

Objects and aims

The objects of the Charity, as set out in the Articles of Association, and as at the date of signing these accounts are to promote any charitable purpose for the benefit of the community in Burnley, Pendle, Rossendale, Hyndburn and the Ribble Valley ('the area of benefit') by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The aims of Citizens' Advice nationally which are supported and implemented by ourselves, are:

1. To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them through an inability to express their needs effectively, and
2. To exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Charity seeks to provide independent, free, confidential and impartial advice to everyone regardless of race, gender, sexuality, disability, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination.

Citizens Advice East Lancashire

Trustees' Report

Summary of performance

Citizens Advice East Lancashire (CAEL) is the amalgamation of the former Rossendale & Hyndburn and Ribble Valley services into the Burnley & Pendle company, changing its name as part of this process. Both of the former companies have been dissolved and deregistered with the Charity Commission.

The management of the merged charity, its structures, ethics and projects has been and still is an ongoing task, but good progress continues to be made.

During the financial year we parted company with our former Chief Executive Officer which, with the support of external professional assistance, has allowed us the opportunity to review the organisation and secure its foundations for the future, alongside the appointment of a new CEO since the year end.

CAEL is now a charity with income exceeding £1m, with strong reserves and in excess of sixty staff and volunteers operating out of three main offices with allied satellite premises in use.

We work to protect financial security as far as possible in our sector and operate in a market that offers both smaller local projects and larger projects covering the wider area we now represent. In addition it allows us to operate projects that are directly targeted at a restricted community group as our access to larger disadvantaged communities strengthen our position.

There is still much work to do as an organisation but we are committed to completing that work as soon as we can to lay the foundations of a successful future for CAEL, its funders and its clients.

Our key statistics show that CAEL reached over 11,000 people with nearly 49,000 advice issues with financial outcomes of 34.4m. During the year Universal Credit problems were by far the greatest enquiry area we dealt with covering 33.2% of our work. It is also significant that 60% of the people we helped had long term health issues or disabilities.

Financial Review

Project funding included those from, amongst others, Universal Credit - Help to Claim, HMRC, MAPS, and Household Support.

A surplus on the general fund of £178,210 which includes a surplus on the disposal of the premises in Nelson of £163,071 (sale proceeds of £175,000) is added to reserves brought forward giving a balance carried forward of £1,069,551. A deficit on the restricted funds of £28,056 is subtracted from reserves brought forward giving a balance of £13,000. Overall this resulted in total funds carried forward of £1,082,551.

The funding supported the objectives of the Charity by enabling it to work towards solutions for people that allow them to progress and benefit in whichever field they have a need, including education, health, relief of poverty through the receipt of benefits or the management of debts. Our work alleviates distress in all its manifestations.

Reserves Policy

At the year end the general reserve amounted to £1,069,551. Due to uncertainty over receipt of grant and contract income, the trustees hold this reserve for:

1. Working capital to cover staff and running costs of the charity
2. Future development of the charity

The trustees continue to develop their reserves policies.

Citizens Advice East Lancashire

Trustees' Report

Fundraising disclosures

The charity does not engage in fundraising and therefore no disclosures are made as required by the Charities Act 2006.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Structure, governance and management

Governing document

The Charity is a company limited by guarantee, which is governed by its Memorandum and Articles of Association which were first agreed on 18 August 2005, revised on 29 April 2014, and revised again on 12 September 2024. The members of the company are the trustees.

The charity is headed by its Trustees, who delegate day to day running of the charity to the Chief Officer and his team.

Recruitment and appointment of trustees

In addition to those recruited by the existing trustees, both Burnley Borough Council and Pendle Borough Council are each entitled to appoint two members to the board, although this is not always exercised. Council members do from time to time attend board meetings as observers (both provide unrestricted funding and we are grateful to them for their contribution to the work of the charity).

Major risks and management of those risks

The trustees have a comprehensive risk management system through their membership of the National Association of CAB's. Particular risks include safeguarding (DBS disclosures as required), financial, reputational and the giving of advice.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 14 August 2025 and signed on its behalf by:



.....
Mr B Hobbs
Trustee

Citizens Advice East Lancashire

Statement of Responsibilities

The trustees (who are also the directors of Citizens Advice East Lancashire for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

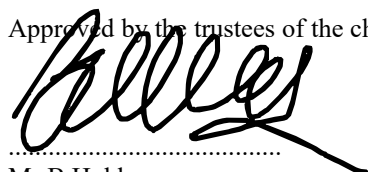
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 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 charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 14 August 2025 and signed on its behalf by:



.....
Mr B Hobbs
Trustee

Citizens Advice East Lancashire

Independent Auditor's Report to the Members of Citizens Advice East Lancashire

Opinion

We have audited the financial statements of Citizens Advice East Lancashire (the 'charity') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; 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 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 original financial statements were 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 trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

Citizens Advice East Lancashire

Independent Auditor's Report to the Members of Citizens Advice East Lancashire

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Responsibilities (set out on page 5), the trustees 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 charity or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below.

Our approach to identifying and assessing the risks of material misstatement respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of the charity sector;

Citizens Advice East Lancashire

Independent Auditor's Report to the Members of Citizens Advice East Lancashire

- we focussed 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 Charities Act 2011;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- we identified laws and regulations which 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 charity'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 on material balances for which robust, substantive analytical procedures have been undertaken to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- investigated the rationale behind significant or unusual transactions.

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

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. 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 charitable company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Citizens Advice East Lancashire

Independent Auditor's Report to the Members of Citizens Advice East Lancashire



.....
Mark Heaton FCCA FCIE DChA (Senior Statutory Auditor)
For and on behalf of KM, Statutory Auditor

1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

14 August 2025

Citizens Advice East Lancashire

Statement of Financial Activities for the Year Ended 31 March 2025
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2024 £
Income from:							
Donations	4	12	-	12	231,318	97,165	328,483
Charitable activities	5	187,150	1,308,746	1,495,896	230,982	1,226,531	1,457,513
Bank interest receivable		15,563	-	15,563	2,259	-	2,259
Other income	6	163,071	-	163,071	423	-	423
Total income		<u>365,796</u>	<u>1,308,746</u>	<u>1,674,542</u>	<u>464,982</u>	<u>1,323,696</u>	<u>1,788,678</u>
Expenditure on:							
Charitable activities	7	<u>(300,847)</u>	<u>(1,223,541)</u>	<u>(1,524,388)</u>	<u>(135,391)</u>	<u>(1,272,827)</u>	<u>(1,408,218)</u>
Total expenditure		<u>(300,847)</u>	<u>(1,223,541)</u>	<u>(1,524,388)</u>	<u>(135,391)</u>	<u>(1,272,827)</u>	<u>(1,408,218)</u>
Net income		64,949	85,205	150,154	329,591	50,869	380,460
Transfers between funds		<u>113,261</u>	<u>(113,261)</u>	-	<u>41,645</u>	<u>(41,645)</u>	-
Net movement in funds		178,210	(28,056)	150,154	371,236	9,224	380,460
Reconciliation of funds							
Total funds brought forward		<u>891,341</u>	<u>41,056</u>	<u>932,397</u>	<u>520,105</u>	<u>31,832</u>	<u>551,937</u>
Total funds carried forward	17	<u><u>1,069,551</u></u>	<u><u>13,000</u></u>	<u><u>1,082,551</u></u>	<u><u>891,341</u></u>	<u><u>41,056</u></u>	<u><u>932,397</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

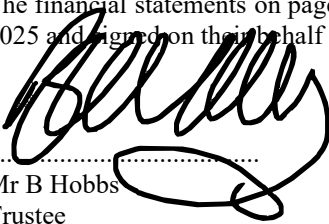
The funds breakdown for 2024 is shown in note 17.

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

Citizens Advice East Lancashire
(Registration number: 05540011)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	-	12,109
Current assets			
Debtors	14	209,651	62,936
Cash at bank and in hand		995,285	928,362
		<u>1,204,936</u>	<u>991,298</u>
Creditors: Amounts falling due within one year	15	<u>(122,385)</u>	<u>(71,010)</u>
Net current assets		<u>1,082,551</u>	<u>920,288</u>
Net assets		<u>1,082,551</u>	<u>932,397</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		13,000	41,056
Unrestricted income funds			
Unrestricted funds		<u>1,069,551</u>	<u>891,341</u>
Total funds	17	<u>1,082,551</u>	<u>932,397</u>

The financial statements on pages 10 to 21 were approved by the trustees, and authorised for issue on 14 August 2025 and signed on their behalf by:


.....
Mr B Hobbs
Trustee

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

Citizens Advice East Lancashire

Statement of Cash Flows for the Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash income		150,154	380,460
Adjustments to cash flows from non-cash items			
Depreciation		-	2,000
Investment income		(15,563)	(2,259)
Profit on disposal of tangible fixed assets	6	<u>(162,891)</u>	<u>-</u>
		(28,300)	380,201
Working capital adjustments			
Increase in debtors	14	(146,715)	(48,817)
Increase/(decrease) in creditors	15	<u>51,375</u>	<u>(51,866)</u>
Net cash flows from operating activities		<u>(123,640)</u>	<u>279,518</u>
Cash flows from investing activities			
Interest receivable and similar income		15,563	2,259
Sale of tangible fixed assets		<u>175,000</u>	<u>-</u>
Net cash flows from investing activities		<u>190,563</u>	<u>2,259</u>
Net increase in cash and cash equivalents		66,923	281,777
Cash and cash equivalents at 1 April		<u>928,362</u>	<u>646,585</u>
Cash and cash equivalents at 31 March		<u><u>995,285</u></u>	<u><u>928,362</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

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

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

These financial statements were authorised for issue by the trustees on 14 August 2025.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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

Basis of preparation

Citizens Advice East Lancashire meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2025

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £2000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold property	2% on cost
Computer equipment	25% on cost
Fixtures and fittings	25% on cost

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2025

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

3 Judgements and key sources of estimation uncertainty

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 periods.

Key sources of estimation uncertainty

The estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities are as follows.

Depreciation

The depreciation expense is the recognition of the decline in the value of the asset and allocation of the cost of the asset over the periods in which the asset will be used. Judgements are made as to the estimated useful life of the assets; these are regularly reviewed to reflect the changing environment.

Deferred and accrued income

Deferred and accrued income is based on the assumption that the amounts received or to be received are recognised in the period in which the work was done. Any amounts estimated are based on past experiences and amounts received after the year end. These judgements are regularly reviewed to reflect the changing environment.

4 Income from donations

	Unrestricted		
	General	Total	Total
	£	2025	2024
		£	£
Donations	12	12	328,483
	<u>12</u>	<u>12</u>	<u>328,483</u>

Donations in the prior year included £324,752 being the transfer of funds from Citizens Advice Rossendale & Hyndburn on cessation of its activities on 30th June 2023.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2025

5 Income from charitable activities

	Unrestricted		Total 2025 £	Total 2024 £
	General £	Restricted £		
Advice Services	187,150	1,308,746	1,495,896	1,457,513
	<u>187,150</u>	<u>1,308,746</u>	<u>1,495,896</u>	<u>1,457,513</u>
Grants received, included in the above, are as follows:				
General Advice	187,150	-	187,150	154,434
CitA Energy	-	-	-	36,973
Cadent	-	-	-	39,575
Help to Claim	-	378,140	378,140	320,688
HMRC Grants	-	62,898	62,898	44,077
United Utilities	-	30,000	30,000	40,000
Energy Redress	-	32,459	32,459	27,551
MAPS	-	244,203	244,203	243,033
ICB	-	-	-	34,150
Crisis Support Recovery	-	-	-	101,311
Macmillan	-	61,913	61,913	44,392
Household Support Fund	-	266,150	266,150	212,500
BGET SCRAP	-	190,150	190,150	133,929
Henry Smith	-	42,833	42,833	24,900
	<u>187,150</u>	<u>1,308,746</u>	<u>1,495,896</u>	<u>1,457,513</u>

6 Other income

	Unrestricted	Total 2025 £	Total 2024 £
	General £		
Gains on sale of tangible fixed assets for charity's own use	162,891	162,891	-
Other income	180	180	423
	<u>163,071</u>	<u>163,071</u>	<u>423</u>

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2025

7 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Advice Services		80,399	392,162	472,561	454,497
Staff costs		214,284	831,379	1,045,663	947,534
Governance costs	8	6,164	-	6,164	6,187
		<u>300,847</u>	<u>1,223,541</u>	<u>1,524,388</u>	<u>1,408,218</u>

8 Analysis of governance and support costs

Governance costs

	Note	Unrestricted funds General £	Total 2025 £	Total 2024 £
Audit of the financial statements	9	5,000	5,000	5,060
Trustees remuneration and expenses	10	1,164	1,164	1,127
		<u>6,164</u>	<u>6,164</u>	<u>6,187</u>

9 Auditors' remuneration

	2025 £	2024 £
Audit of the financial statements	<u>5,000</u>	<u>5,060</u>

10 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

Two trustees received £1,164 in expenses for travelling.

No trustees have received any other benefits from the charity during the year.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2025

11 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	946,577	858,686
Social security costs	77,017	69,224
Pension costs	22,069	19,624
	<u>1,045,663</u>	<u>947,534</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Advice	32	28
Administration/management	12	11
	<u>44</u>	<u>39</u>

During the year, the charity made redundancy and/or termination payments which totalled £Nil (2024 - £26,000).

No employee received emoluments of more than £60,000 during the year.

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2025

13 Tangible fixed assets

	Freehold property £	Furniture and equipment £	Total £
Cost			
At 1 April 2024	50,013	22,927	72,940
Disposals	<u>(50,013)</u>	<u>(22,927)</u>	<u>(72,940)</u>
At 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>
Depreciation			
At 1 April 2024	37,904	22,927	60,831
Eliminated on disposals	<u>(37,904)</u>	<u>(22,927)</u>	<u>(60,831)</u>
At 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>
Carrying amount			
At 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2024	<u>12,109</u>	<u>-</u>	<u>12,109</u>

14 Debtors

	2025 £	2024 £
Prepayments	10,335	-
Accrued income	197,546	62,631
Other debtors	<u>1,770</u>	<u>305</u>
	<u>209,651</u>	<u>62,936</u>

15 Creditors:

	2025 £	2024 £
Trade creditors	98,641	13,203
Other taxation and social security	16,294	20,687
Other creditors	-	246
Accruals	<u>7,450</u>	<u>36,874</u>
	<u>122,385</u>	<u>71,010</u>

16 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £22,069 (2024 - £19,624).

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2025

17 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted					
General Fund	879,232	365,796	(300,847)	125,370	1,069,551
Fixed Assets	12,109	-	-	(12,109)	-
	<u>891,341</u>	<u>365,796</u>	<u>(300,847)</u>	<u>113,261</u>	<u>1,069,551</u>
Restricted					
Help to Claim	-	378,140	(378,140)	-	-
HMRC Grants	9,628	62,898	(72,526)	-	-
United Utilities	-	30,000	(30,000)	-	-
Household Support Fund	-	266,150	(163,413)	(89,737)	13,000
Energy Redress	-	32,459	(32,459)	-	-
MAPS	-	244,203	(220,679)	(23,524)	-
Crisis Support Recovery	28,835	-	(28,835)	-	-
Macmillan	-	61,913	(61,913)	-	-
BGET SCARP	2,593	190,150	(192,743)	-	-
Henry Smith	-	42,833	(42,833)	-	-
	<u>41,056</u>	<u>1,308,746</u>	<u>(1,223,541)</u>	<u>(113,261)</u>	<u>13,000</u>
Total funds	<u><u>932,397</u></u>	<u><u>1,674,542</u></u>	<u><u>(1,524,388)</u></u>	<u><u>-</u></u>	<u><u>1,082,551</u></u>

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted					
General Fund	505,996	464,982	(133,391)	41,645	879,232
Fixed Assets	14,109	-	(2,000)	-	12,109
	<u>520,105</u>	<u>464,982</u>	<u>(135,391)</u>	<u>41,645</u>	<u>891,341</u>
Restricted					
Awards for All	3,920	-	(3,920)	-	-
Help to Claim	-	320,688	(320,688)	-	-
HMRC Grants	7,912	44,077	(14,116)	(28,245)	9,628
United Utilities	-	40,000	(40,000)	-	-
Household Support Fund	20,000	295,339	(315,339)	-	-
Energy Redress	-	27,551	(27,551)	-	-
MAPS	-	243,033	(229,633)	(13,400)	-
ICB	-	34,150	(34,150)	-	-
Crisis Support Recovery	-	101,311	(72,476)	-	28,835
Macmillan	-	44,392	(44,392)	-	-
BGET SCARP	-	135,347	(132,754)	-	2,593
Henry Smith	-	37,808	(37,808)	-	-
	<u>31,832</u>	<u>1,323,696</u>	<u>(1,272,827)</u>	<u>(41,645)</u>	<u>41,056</u>
Total funds	<u><u>551,937</u></u>	<u><u>1,788,678</u></u>	<u><u>(1,408,218)</u></u>	<u><u>-</u></u>	<u><u>932,397</u></u>

18 Analysis of net assets between funds

	Unrestricted		Total funds at 2024 £
	General £	Restricted £	
Current assets	1,191,936	13,000	1,204,936
Current liabilities	(122,385)	-	(122,385)
Total net assets	<u>1,069,551</u>	<u>13,000</u>	<u>1,082,551</u>
	Unrestricted		Total funds at 2023 £
	General £	Restricted £	
Tangible fixed assets	12,109	-	12,109
Current assets	950,242	41,056	991,298
Current liabilities	(71,010)	-	(71,010)
Total net assets	<u>891,341</u>	<u>41,056</u>	<u>932,397</u>

Citizens Advice East Lancashire

England & Wales - Charity number 1111611

Accounts

Company registration number: 5540011

Charity registration number: 1111611

Citizens Advice East Lancashire

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

KM
Chartered Accountants
1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

Citizens Advice East Lancashire

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Citizens Advice East Lancashire

Reference and Administrative Details

Trustees	Mr B Hobbs Mr P J Kenyon Mr J M Blackburn Mr H S McGinn Miss A C McIntyre Cllr M Procter Mr P M Manley Mr J N Pilling Miss M Khan-Israel
Charity Registration Number	1111611
Company Registration Number	5540011
Registered Office	The charity is incorporated in England. 1st Floor, Block C The Wharf Manchester Road Burnley Lancashire BB11 1JG
Auditor	KM Chartered Accountants 1st Floor, Block C The Wharf Manchester Road Burnley Lancashire BB11 1JG
Bankers	Unity Trust Bank Four Brindley Place Birmingham B1 2JB

Citizens Advice East Lancashire

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2024.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Mr B Hobbs
	Mr D R J Penney (resigned 22 July 2024)
	Mr P J Kenyon
	Mr M Abdullah (resigned 9 May 2024)
	Mr S Ahmed (resigned 9 May 2024)
	Mrs K M Wilson (resigned 1 July 2023)
	Mr P Laskey (resigned 19 July 2024)
	Mr M Aslam (resigned 6 March 2024)
	Mr J M Blackburn (appointed 1 July 2023)
	Mr H S McGinn (appointed 1 July 2023)
	Miss A C McIntyre (appointed 1 July 2023)
	Cllr M Procter (appointed 1 July 2023)
	Mr P M Manley (appointed 1 July 2023)
	Mr J N Pilling (appointed 1 July 2023)
	Miss M Khan-Israelael (appointed 1 July 2023)

Objectives of CAEL

Objects and aims

The objects of the Charity, as set out in the Articles of Association, and as at the date of signing these accounts are to promote any charitable purpose for the benefit of the community in Burnley, Pendle, Rossendale, Hyndburn and the Ribble Valley ('the area of benefit') by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The charity was previously known as Burnley & Pendle Citizens Advice Service (BPCAB). As of 1st July 2023 Citizens Advice Rossendale & Hyndburn (Charity 1110853) merged with BPCAB to form Citizens Advice East Lancashire. Citizens Advice Rossendale & Hyndburn has subsequently been dissolved.

The aims of Citizens' Advice nationally which are supported and implemented by ourselves, are:

1. To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them through an inability to express their needs effectively, and
2. To exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Charity seeks to provide independent, free, confidential and impartial advice to everyone regardless of race, gender, sexuality, disability, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination.

Citizens Advice East Lancashire

Trustees' Report

Summary of performance

The previously planned merger between Burnley & Pendle CAB and CA Rossendale & Hyndburn was completed in July 2023 with the transfer of the latter into the former and the organisation being renamed CA East Lancashire. The Ribble Valley service has now been brought into the organisation following its failure as an independent organisation. This latter move will take some time to bed in but CA East Lancashire is now offering services across the five boroughs of Burnley, Pendle, Hyndburn, Rossendale, and Ribble Valley.

Appointment of a new CEO for CAEL is top of our priorities list following the departure of the previous incumbent and a review of our position and corporate plans for the organisation for which we have engaged outside assistance and support.

CAEL is now a £1 million + turnover business with strong reserves and around 65+ staff/volunteers operating out of three main offices with allied satellite premises in use. The rationale for the merger is to allow us to retain financial security as far as is possible in our sector and operate in a market that offers both smaller local projects and larger projects covering the wider area we now represent. In addition, it allows us to operate projects that are directly targeted at a restricted community group as our access to larger disadvantaged communities strengthen our position.

There is still much work to do as an organisation, as managers of that organisation and for the new CEO on their appointment but we are committed to completing that work as soon as we can to lay the foundations of a successful future for CAEL, its funders and its clients.

Our key stats show that we reached over 13,000 people with over 52,000 advice issues with financial outcomes of £4.7m. During that period Universal Credit problems were by far the greatest enquiry area we dealt with. It is also significant that 54% of the people we helped had health issues or disabilities.

Financial Review

Principal funding sources for core services were Pendle Borough Council, Burnley Borough Council with project funding from, amongst others, the Money Advice Service (Face to Face), Universal Credit - Help to Claim, HMRC, Awards for All.

During the financial year the residual funds of CA Rossendale & Hyndburn were transferred amounting to £324,752, of which £227,587 was unrestricted, £97,165 restricted.

A surplus on the general fund of £371,236 (including this transfer) is added to reserves brought forward giving a balance carried forward of £891,341. A surplus on the restricted funds of £9,224 is added to reserves brought forward giving a balance of £41,056. Overall this resulted in total funds carried forward of £932,397.

The funding supported the objectives of the Charity by enabling it to work towards solutions for people that allow them to progress and benefit in whichever field they have a need, including education, health, relief of poverty through the receipt of benefits or the management of debts. Our work alleviates distress in all its manifestations.

Following the year end the freehold property owned by the charity in Nelson was sold for net £171,381 (the net book value at the year end was £12k). All properties now used by CAEL are rented on short term arrangements.

Reserves Policy

At the year end the general reserve, not invested in fixed assets, amounted to £879,233. The trustees hold this for working capital - uncertainty of the timing of grants/contract payments and a high monthly staff cost approaching £90,000 - and also for future development of the charity in the expanded area. The trustees continue to develop their reserves policies.

Citizens Advice East Lancashire

Trustees' Report

Fundraising disclosures

The charity does not engage in fundraising and therefore no disclosures are made as required by the Charities Act 2006.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Structure, governance and management

Governing document

The Charity is a company limited by guarantee, which is governed by its Memorandum and Articles of Association which were first agreed on 18 August 2005, revised on 29 April 2014, and revised again on 12 September 2024. The members of the company are the trustees.

The charity is headed by its Trustees, who delegate day to day running of the charity to the Chief Officer and his team.

Recruitment and appointment of trustees

In addition to those recruited by the existing trustees, both Burnley Borough Council and Pendle Borough Council are each entitled to appoint two members to the board, although this is not always exercised. Council members do from time to time attend board meetings as observers (both provide unrestricted funding and we are grateful to them for their contribution to the work of the charity).

Major risks and management of those risks

The trustees have a comprehensive risk management system through their membership of the National Association of CAB's. Particular risks include safeguarding (DBS disclosures as required), financial, reputational and the giving of advice.

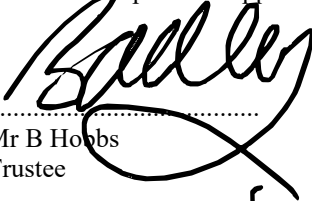
Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 12 December 2024 and signed on its behalf by:


.....
Mr B Hoobs
Trustee

Citizens Advice East Lancashire

Statement of Responsibilities

The trustees (who are also the directors of Citizens Advice East Lancashire for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

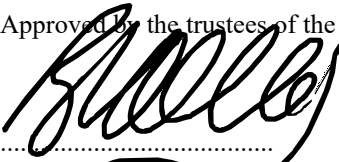
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 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 charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 12 December 2024 and signed on its behalf by:



.....
Mr B Hobbs
Trustee

Citizens Advice East Lancashire

Independent Auditor's Report to the Members of Citizens Advice East Lancashire

Opinion

We have audited the financial statements of Citizens Advice East Lancashire (the 'charity') for the year ended 31 March 2024, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; 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 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 original financial statements were 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 trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

Citizens Advice East Lancashire

Independent Auditor's Report to the Members of Citizens Advice East Lancashire

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Responsibilities (set out on page 5), the trustees 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 charity or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below.

Our approach to identifying and assessing the risks of material misstatement respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of the charity sector;

Citizens Advice East Lancashire

Independent Auditor's Report to the Members of Citizens Advice East Lancashire

- we focussed 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 Charities Act 2011;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- we identified laws and regulations which 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 charity'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 on material balances for which robust, substantive analytical procedures have been undertaken to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- investigated the rationale behind significant or unusual transactions.

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

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. 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 charitable company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Citizens Advice East Lancashire

Independent Auditor's Report to the Members of Citizens Advice East Lancashire



.....
Mark Heaton FCCA FCIE DChA (Senior Statutory Auditor)
For and on behalf of KM, Statutory Auditor

1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

12 December 2024

Citizens Advice East Lancashire

Statement of Financial Activities for the Year Ended 31 March 2024
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2024 £	Unrestricted £	Restricted £	Total 2023 £
Income from:							
Donations	4	231,318	97,165	328,483	17	-	17
Charitable activities	5	230,982	1,226,531	1,457,513	141,062	612,071	753,133
Investment income	6	2,259	-	2,259	1,004	-	1,004
Other income		423	-	423	3,639	-	3,639
Total income		<u>464,982</u>	<u>1,323,696</u>	<u>1,788,678</u>	<u>145,722</u>	<u>612,071</u>	<u>757,793</u>
Expenditure on:							
Charitable activities	7	<u>(135,391)</u>	<u>(1,272,827)</u>	<u>(1,408,218)</u>	<u>28,129</u>	<u>(585,534)</u>	<u>(557,405)</u>
Total expenditure		<u>(135,391)</u>	<u>(1,272,827)</u>	<u>(1,408,218)</u>	<u>28,129</u>	<u>(585,534)</u>	<u>(557,405)</u>
Net income		329,591	50,869	380,460	173,851	26,537	200,388
Transfers between funds		<u>41,645</u>	<u>(41,645)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		371,236	9,224	380,460	173,851	26,537	200,388
Reconciliation of funds							
Total funds brought forward		<u>520,105</u>	<u>31,832</u>	<u>551,937</u>	<u>346,254</u>	<u>5,295</u>	<u>351,549</u>
Total funds carried forward	18	<u><u>891,341</u></u>	<u><u>41,056</u></u>	<u><u>932,397</u></u>	<u><u>520,105</u></u>	<u><u>31,832</u></u>	<u><u>551,937</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

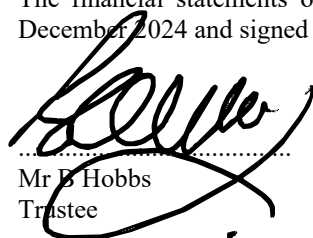
The funds breakdown for 2023 is shown in note 18.

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

Citizens Advice East Lancashire
(Registration number: 5540011)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	14	12,109	14,109
Current assets			
Debtors	15	62,936	14,120
Cash at bank and in hand		<u>928,362</u>	<u>646,585</u>
		991,298	660,705
Creditors: Amounts falling due within one year	16	<u>(71,010)</u>	<u>(122,877)</u>
Net current assets		<u>920,288</u>	<u>537,828</u>
Net assets		<u><u>932,397</u></u>	<u><u>551,937</u></u>
Funds of the charity:			
Restricted income funds			
Restricted funds		41,056	31,832
Unrestricted income funds			
Unrestricted funds		<u>891,341</u>	<u>520,105</u>
Total funds	18	<u><u>932,397</u></u>	<u><u>551,937</u></u>

The financial statements on pages 10 to 21 were approved by the trustees, and authorised for issue on 12 December 2024 and signed on their behalf by:



 Mr B Hobbs
 Trustee

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

Citizens Advice East Lancashire

Statement of Cash Flows for the Year Ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash income		380,460	200,388
Adjustments to cash flows from non-cash items			
Depreciation		2,000	2,000
Investment income	6	<u>(2,259)</u>	<u>(1,004)</u>
		380,201	201,384
Working capital adjustments			
(Increase)/decrease in debtors	15	(48,816)	3,815
Decrease in creditors	16	<u>(51,867)</u>	<u>(20,233)</u>
Net cash flows from operating activities		279,518	184,966
Cash flows from investing activities			
Interest receivable and similar income	6	<u>2,259</u>	<u>1,004</u>
Net increase in cash and cash equivalents		281,777	185,970
Cash and cash equivalents at 1 April		<u>646,585</u>	<u>460,615</u>
Cash and cash equivalents at 31 March		<u><u>928,362</u></u>	<u><u>646,585</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

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

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2024

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

These financial statements were authorised for issue by the trustees on 12 December 2024.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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

Basis of preparation

Citizens Advice East Lancashire meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2024

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £2000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold property	2% on cost
Computer equipment	25% on cost
Fixtures and fittings	25% on cost

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2024

3 Judgements and key sources of estimation uncertainty

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 periods.

Key sources of estimation uncertainty

The estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities are as follows.

Depreciation

The depreciation expense is the recognition of the decline in the value of the asset and allocation of the cost of the asset over the periods in which the asset will be used. Judgements are made as to the estimated useful life of the assets; these are regularly reviewed to reflect the changing environment.

Deferred and accrued income

Deferred and accrued income is based on the assumption that the amounts received or to be received are recognised in the period in which the work was done. Any amounts estimated are based on past experiences and amounts received after the year end. These judgements are regularly reviewed to reflect the changing environment.

4 Income from donations

	Unrestricted		Total	Total
	General	Restricted	2024	2023
	£	£	£	£
Donations	231,318	97,165	328,483	17
	<u>231,318</u>	<u>97,165</u>	<u>328,483</u>	<u>17</u>

Donations in the year ended 31st March 2024 include £227,587 (general) and £97,165 (restricted) from the former Citizens Advice Rossendale & Hyndburn.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2024

5 Income from charitable activities

	Unrestricted		Total 2024 £	Total 2023 £
	General £	Restricted £		
Advice Services	230,982	1,226,531	1,457,513	753,133
	<u>230,982</u>	<u>1,226,531</u>	<u>1,457,513</u>	<u>753,133</u>
Grants received, included in the above, are as follows:				
General Advice	154,434	-	154,434	141,062
CitA Energy	36,973	-	36,973	-
Cadent	39,575	-	39,575	-
Money Advice Services	-	-	-	186,845
Help to Claim	-	320,688	320,688	325,620
HMRC Grants	-	44,077	44,077	39,983
United Utilities	-	40,000	40,000	10,000
Social Prescribing	-	-	-	9,623
Energy Redress	-	27,551	27,551	-
MAPS	-	243,033	243,033	-
ICB	-	34,150	34,150	-
Crisis Support Recovery	-	101,311	101,311	-
Macmillan	-	44,392	44,392	-
Household Support Fund	-	212,500	212,500	40,000
BGET SCRAP	-	133,929	133,929	-
Henry Smith	-	24,900	24,900	-
	<u>230,982</u>	<u>1,226,531</u>	<u>1,457,513</u>	<u>753,133</u>

6 Investment income

	Unrestricted		Total 2024 £	Total 2023 £
	General £			
Interest receivable	2,259		2,259	1,004
	<u>2,259</u>		<u>2,259</u>	<u>1,004</u>

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2024

7 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Advice Services		22,172	432,325	454,497	137,967
Staff costs		107,032	840,502	947,534	417,338
Governance costs	8	6,187	-	6,187	2,100
		<u>135,391</u>	<u>1,272,827</u>	<u>1,408,218</u>	<u>557,405</u>

8 Analysis of governance and support costs

Governance costs

	Note	Unrestricted funds General £	Total 2024 £
Audit of the financial statements	9	5,060	5,060
Trustees remuneration and expenses	11	1,127	1,127
		<u>6,187</u>	<u>6,187</u>

9 Auditors' remuneration

	2024 £	2023 £
Audit of the financial statements	<u>5,060</u>	<u>-</u>

10 Independent examiner's remuneration

	2024 £	2023 £
Examination of the financial statements	<u>-</u>	<u>2,100</u>

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2024

11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

Two trustees received £1,127 in expenses for travelling.

No trustees have received any other benefits from the charity during the year.

12 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	858,686	381,246
Social security costs	69,224	26,651
Pension costs	19,624	9,441
	<u>947,534</u>	<u>417,338</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Advice	28	16
Administration/management	11	5
	<u>39</u>	<u>21</u>

During the year, the charity made redundancy and/or termination payments which totalled £26,000 (2023 - £Nil).

No employee received emoluments of more than £60,000 during the year.

13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2024

14 Tangible fixed assets

	Freehold property £	Furniture and equipment £	Total £
Cost			
At 1 April 2023	50,013	22,927	72,940
At 31 March 2024	50,013	22,927	72,940
Depreciation			
At 1 April 2023	35,904	22,927	58,831
Charge for the year	2,000	-	2,000
At 31 March 2024	37,904	22,927	60,831
Carrying amount			
At 31 March 2024	12,109	-	12,109
At 31 March 2023	14,109	-	14,109

15 Debtors

	2024 £	2023 £
Prepayments	-	8,140
Accrued income	62,631	5,980
Other debtors	305	-
	62,936	14,120

16 Creditors:

	2024 £	2023 £
Trade creditors	13,203	118,635
Other taxation and social security	20,687	-
Other creditors	246	2,142
Accruals	36,874	2,100
	71,010	122,877

17 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £19,624 (2023 - £9,441).

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2024

18 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted					
General Fund	505,996	464,982	(133,391)	41,645	879,232
Fixed Assets	14,109	-	(2,000)	-	12,109
	<u>520,105</u>	<u>464,982</u>	<u>(135,391)</u>	<u>41,645</u>	<u>891,341</u>
Restricted					
Awards for All	3,920	-	(3,920)	-	-
Help to Claim	-	320,688	(320,688)	-	-
HMRC Grants	7,912	44,077	(14,116)	(28,245)	9,628
United Utilities	-	40,000	(40,000)	-	-
Household Support Fund	20,000	295,339	(315,339)	-	-
Energy Redress	-	27,551	(27,551)	-	-
MAPS	-	243,033	(229,633)	(13,400)	-
ICB	-	34,150	(34,150)	-	-
Crisis Support Recovery	-	101,311	(72,476)	-	28,835
Macmillan	-	44,392	(44,392)	-	-
BGET SCARP	-	135,347	(132,754)	-	2,593
Henry Smith	-	37,808	(37,808)	-	-
	<u>31,832</u>	<u>1,323,696</u>	<u>(1,272,827)</u>	<u>(41,645)</u>	<u>41,056</u>
Total funds	<u><u>551,937</u></u>	<u><u>1,788,678</u></u>	<u><u>(1,408,218)</u></u>	<u><u>-</u></u>	<u><u>932,397</u></u>

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted				
General Fund	330,145	145,722	30,129	505,996
Fixed Assets	16,109	-	(2,000)	14,109
	<u>346,254</u>	<u>145,722</u>	<u>28,129</u>	<u>520,105</u>
Restricted				
Money Advice Service	-	186,845	(186,845)	-
Awards for All	3,920	-	-	3,920
Help to Claim	-	325,620	(325,620)	-
HMRC Grants	1,375	39,983	(33,446)	7,912
United Utilities	-	10,000	(10,000)	-
Household Support Fund	-	40,000	(20,000)	20,000
Social Prescribing	-	9,623	(9,623)	-
	<u>5,295</u>	<u>612,071</u>	<u>(585,534)</u>	<u>31,832</u>
Total funds	<u><u>351,549</u></u>	<u><u>757,793</u></u>	<u><u>(557,405)</u></u>	<u><u>551,937</u></u>

19 Analysis of net assets between funds

	Unrestricted		Total funds at 2024 £
	General £	Restricted £	
Tangible fixed assets	12,109	-	12,109
Current assets	950,242	41,056	991,298
Current liabilities	(71,010)	-	(71,010)
Total net assets	<u>891,341</u>	<u>41,056</u>	<u>932,397</u>
	Unrestricted		Total funds at 2023 £
	General £	Restricted £	
Tangible fixed assets	14,109	-	14,109
Current assets	628,873	31,832	660,705
Current liabilities	(122,877)	-	(122,877)
Total net assets	<u>520,105</u>	<u>31,832</u>	<u>551,937</u>

Citizens Advice East Lancashire

England & Wales - Charity number 1111611

Accounts

Company registration number: 5540011

Charity registration number: 1111611

Citizens Advice East Lancashire

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

KM
Chartered Accountant
1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

Citizens Advice East Lancashire

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Citizens Advice East Lancashire

Reference and Administrative Details

Trustees	Mr B Hobbs Mr D R J Penney Mr P J Kenyon Mr M Abdullah Mr S Ahmed Mr P Laskey Mr M Aslam Mr J M Blackburn Mr H S McGinn Miss A C McIntyre Cllr M Procter Mr P M Manley Mr J N Pilling Miss M Khan-Israel
Registered Office	1st Floor, Block C The Wharf Manchester Road Burnley Lancashire BB11 1JG The charity is incorporated in England.
Company Registration Number	5540011
Charity Registration Number	1111611
Bankers	Unity Trust Bank Four Brindley Place Birmingham B1 2JB
Independent Examiner	KM Chartered Accountant 1st Floor, Block C The Wharf Manchester Road Burnley Lancashire BB11 1JG

Citizens Advice East Lancashire

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2023.

The charity was formerly known as Burnley & Pendle Citizens Advice Bureau. With effect from 1st July 2023 the activities of Citizens Advice Rossendale & Hyndburn transferred into the charity and the charity became known as Citizens Advice East Lancashire.

Trustees

Mr B Hobbs

Mr D R J Penney

Mr P J Kenyon

Mr M Abdullah

Mr S Ahmed

Mrs K M Wilson (resigned 1 July 2023)

Mr P Laskey

Mrs B Foster (resigned 1 May 2022)

Mr M Aslam

Mr J M Blackburn (appointed 1 July 2023)

Mr H S McGinn (appointed 1 July 2023)

Miss A C McIntyre (appointed 1 July 2023)

Cllr M Procter (appointed 1 July 2023)

Mr P M Manley (appointed 1 July 2023)

Mr J N Pilling (appointed 1 July 2023)

Miss M Khan-Israel (appointed 1 July 2023)

OBJECTIVES AND ACTIVITIES

Objects

The objects of the Charity as at the date of signing these accounts are to promote any charitable purpose for the benefit of the community in Burnley and Pendle Districts and surrounding areas by the advancement of education; the protection and preservation of health; and the relief of poverty, sickness and distress through the provision of advice and community services. In due course the area of benefit will be expanded to bring in surrounding areas.

Aims

The aims of Citizens' Advice nationally, which are supported and implemented by ourselves, are:

1. To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them through an inability to express their needs effectively; and
2. To exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice East Lancashire

Trustees' Report

The Charity seeks to provide independent, free, confidential and impartial advice to everyone regardless of race, gender, sexuality, disability, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination.

Activities (during 2022/23)

The Charity has a specialist department for debt, which works towards reducing poverty and distress by providing help in resolving and minimising debt problems.

General advice and specialist appointments are available in Burnley, Nelson, Colne and Barnoldswick.

The Generalist Department comprises both paid and volunteer advisers who are trained to CAB Certificate level to ensure a recognised standard of advice for all clients.

We are also engaged in Universal Credit Support as part of the wider CAB contract for its delivery and augmented by additional project work and funding from HMRC.

We are committed to thorough and continuing training for volunteers. Volunteer advisers contribute 6 hours a week each and run "drop in" sessions several times a week. Volunteering can also be a stepping stone into employment, rebuilding self-esteem and contributes to the individuals' knowledge and skills.

The Charity works with Citizens Advice Services throughout Lancashire and more widely.

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding the activities the charity undertakes.

ACHIEVEMENTS AND PERFORMANCE

The Charity gives excellent value for money both quantitatively and qualitatively and has been instrumental in resolving some millions of pounds of debt issues, which money comes back into the local economy and is instrumental in ameliorating poverty and distress.

The service is free and confidential. Cumulatively, the Charity's work makes a significant contribution to improving the well-being of people in Burnley and Pendle.

Statistics are maintained of all advice and help given both for our own use in identifying trends and needs and for our funders to highlight the value they are getting for their money.

The Charity keeps track of key Research & Campaign issues, allowing us to identify and campaign on local issues and contribute to national campaigns. In addition to reporting to the national body, the Charity has raised problems of policy and practice with the County and Borough local authorities and with local offices of Government Departments.

FINANCIAL REVIEW

Principal funding sources for core services were Pendle Borough Council, Burnley Borough Council with project funding from, amongst others, the Money Advice Service (Face to Face), Universal Credit - Help to Claim, HMRC, Awards for All.

A surplus on the general fund of £173,852 is added to reserves brought forward giving a balance of £520,106 at the year end.

Citizens Advice East Lancashire

Trustees' Report

This funding supported the objectives of the Charity by enabling it to work towards solutions for people that allow them to progress and benefit in whichever field they have a need, including education, health, relief of poverty through the receipt of benefits or the management of debts. Our work alleviates distress in all its manifestations.

Reserves:

Following the merger in July 2023 the new expanded trustee board is to review reserves and its reserve policy more widely. Closing funds received from Citizens Advice Rossendale and Hyndburn were in excess of £320,000. Added to the closing reserves of ourselves at the year end of over £520,000 the combined reserves are significant.

In addition the charity owns property valued in excess of £100,000 but shown in the accounts at net book value of £14,000.

STRUCTURE, GOVERNANCE & MANAGEMENT

The Charity is a company limited by guarantee, which is governed by its Memorandum and Articles of Association which were first agreed on 18th August 2005, revised on 29 April 2014. The members of the company are the trustees.

The charity is headed by its Trustees, who delegate day to day running of the charity to the Chief Officer and his team.

Appointment of trustees

Burnley Borough Council and Pendle Borough Council are each entitled to appoint two members to the board and we are grateful to them for their contribution to the work of the charity.

Management

The Board of Trustees met six times during the year and although a little less than we would have liked, on each occasion received financial and organisational reports. The board developed and reviewed the Business & Development Plan and continues to oversee the process of Governance and Operational Audit undertaken by the national Citizens Advice charity.

The charity has undertaken a risk assessment and has completed a risk management policy. In an Annual Liaison Visit, the Chair, Treasurer and Chief Officer worked with a representative of CA to produce a full risk assessment which was reported to the Board.

During the course of the year and with the help of the national CAB body a plan was agreed under which Burnley & Pendle CAB would combine operations with its Rossendale & Hyndburn equivalent in the hope of building a more sustainable corporate backdrop for the future of services across the four boroughs of Burnley, Pendle, Rossendale and Hyndburn and hopefully including Ribble Valley in its remit. This happened on 1st July 2023, and over these recent months significant amounts of work has already taken place to combine operations.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Citizens Advice East Lancashire

Trustees' Report

The annual report was approved by the trustees of the charity on 9 November 2023 and signed on its behalf by:

.....
Mr B Hobbs
Trustee

Citizens Advice East Lancashire

Independent Examiner's Report to the trustees of Citizens Advice East Lancashire

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2023 which are set out on pages 7 to 16.

Respective responsibilities of trustees and examiner

As the charity's trustees of Citizens Advice East Lancashire (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 Citizens Advice East Lancashire 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 Citizens Advice East Lancashire's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Charity Independent Examiners, 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 Citizens Advice East Lancashire 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.

.....
Mark Heaton FCCA FCIE DChA
KM
1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

9 November 2023

Citizens Advice East Lancashire

Statement of Financial Activities for the Year Ended 31 March 2023
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £	Unrestricted funds £	Restricted funds £	Total 2022 £
Income from:							
Donations		17	-	17	72	-	72
Charitable activities	3	141,062	612,071	753,133	157,847	309,034	466,881
Investment income	4	1,004	-	1,004	335	-	335
Other income		3,639	-	3,639	76	-	76
Total income		<u>145,722</u>	<u>612,071</u>	<u>757,793</u>	<u>158,330</u>	<u>309,034</u>	<u>467,364</u>
Expenditure on:							
Charitable activities		<u>28,130</u>	<u>(585,534)</u>	<u>(557,404)</u>	<u>(90,016)</u>	<u>(304,218)</u>	<u>(394,234)</u>
Total expenditure		<u>28,130</u>	<u>(585,534)</u>	<u>(557,404)</u>	<u>(90,016)</u>	<u>(304,218)</u>	<u>(394,234)</u>
Net income		173,852	26,537	200,389	68,314	4,816	73,130
Transfers between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>18</u>	<u>(18)</u>	<u>-</u>
Net movement in funds		173,852	26,537	200,389	68,332	4,798	73,130
Reconciliation of funds							
Total funds brought forward		<u>346,254</u>	<u>5,295</u>	<u>351,549</u>	<u>277,922</u>	<u>497</u>	<u>278,419</u>
Total funds carried forward	12	<u><u>520,106</u></u>	<u><u>31,832</u></u>	<u><u>551,938</u></u>	<u><u>346,254</u></u>	<u><u>5,295</u></u>	<u><u>351,549</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 12.

Citizens Advice East Lancashire
(Registration number: 5540011)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	8	14,109	16,109
Current assets			
Debtors	9	14,120	17,935
Cash at bank and in hand		<u>646,585</u>	<u>460,615</u>
		660,705	478,550
Creditors: Amounts falling due within one year	10	<u>(122,876)</u>	<u>(143,110)</u>
Net current assets		<u>537,829</u>	<u>335,440</u>
Net assets		<u><u>551,938</u></u>	<u><u>351,549</u></u>
Funds of the charity:			
Restricted income funds			
Restricted funds		31,832	5,295
Unrestricted income funds			
Unrestricted funds		<u>520,106</u>	<u>346,254</u>
Total funds	12	<u><u>551,938</u></u>	<u><u>351,549</u></u>

For the financial year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages 7 to 16 were approved by the trustees, and authorised for issue on 9 November 2023 and signed on their behalf by:

.....
Mr B Hobbs
Trustee

Citizens Advice East Lancashire

Statement of Cash Flows for the Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash income		200,389	73,130
Adjustments to cash flows from non-cash items			
Depreciation		2,000	2,000
Investment income	4	<u>(1,004)</u>	<u>(335)</u>
		201,385	74,795
Working capital adjustments			
Decrease/(increase) in debtors	9	3,815	(720)
(Decrease)/increase in creditors	10	<u>(20,234)</u>	<u>13,664</u>
Net cash flows from operating activities		184,966	87,739
Cash flows from investing activities			
Interest receivable and similar income	4	<u>1,004</u>	<u>335</u>
Net increase in cash and cash equivalents		185,970	88,074
Cash and cash equivalents at 1 April		<u>460,615</u>	<u>372,541</u>
Cash and cash equivalents at 31 March		<u><u>646,585</u></u>	<u><u>460,615</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2023

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

These financial statements were authorised for issue by the trustees on 9 November 2023.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Citizens Advice East Lancashire meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2023

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £2000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold property	2% on cost
Computer equipment	25% on cost
Fixtures and fittings	25% on cost

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2023

3 Income from charitable activities

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	General	funds	£	£
	£	£	£	£
Advice Services	34,737	612,071	646,808	345,556
Pendle Borough Council	61,875	-	61,875	59,450
Burnley Borough Council	44,450	-	44,450	61,875
	<u>141,062</u>	<u>612,071</u>	<u>753,133</u>	<u>466,881</u>
Grants received, included in the above, are as follows:				
Money Advice Services	-	186,845	186,845	163,447
Awards For All	-	-	-	10,000
Help to Claim	-	325,620	325,620	96,666
HMRC Grants	-	39,983	39,983	38,400
ESF Community Grant	-	-	-	(479)
Harold & Alice Bridges Charity	-	-	-	1,000
United Utilities	-	10,000	10,000	-
Household Support Fund	-	40,000	40,000	-
Social Prescribing	-	9,623	9,623	-
	<u>-</u>	<u>612,071</u>	<u>612,071</u>	<u>309,034</u>

4 Investment income

	Unrestricted funds	Total 2023	Total 2022
	General	£	£
	£	£	£
Interest receivable	1,004	1,004	335
	<u>1,004</u>	<u>1,004</u>	<u>335</u>

5 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2023

6 Staff costs

The aggregate payroll costs were as follows:

	2023	2022
	£	£
Staff costs during the year were:		
Wages and salaries	381,246	302,039
Social security costs	26,651	12,725
Pension costs	9,441	7,345
Other staff costs	3,262	691
	<u>420,600</u>	<u>322,800</u>

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023	2022
	No	No
Advice	16	12
Administration/management	<u>5</u>	<u>5</u>
	<u>21</u>	<u>17</u>

No employee received emoluments of more than £60,000 during the year.

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2023

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 April 2022	50,013	22,927	72,940
At 31 March 2023	50,013	22,927	72,940
Depreciation			
At 1 April 2022	33,904	22,927	56,831
Charge for the year	2,000	-	2,000
At 31 March 2023	35,904	22,927	58,831
Net book value			
At 31 March 2023	14,109	-	14,109
At 31 March 2022	16,109	-	16,109

9 Debtors

	2023 £		2022 £
Prepayments	8,140		3,583
Accrued income	5,980		14,352
	14,120		17,935

10 Creditors:

	2023 £		2022 £
Trade creditors	118,635		135,743
Other creditors	2,141		1,225
Accruals	2,100		6,142
	122,876		143,110

11 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £9,441 (2022 - £7,345).

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2023

12 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General Fund	330,145	145,722	30,130	505,997
Fixed Assets	16,109	-	(2,000)	14,109
	<u>346,254</u>	<u>145,722</u>	<u>28,130</u>	<u>520,106</u>
Restricted funds				
Money Advice Service	-	186,845	(186,845)	-
Awards for All	3,920	-	-	3,920
Help to Claim	-	325,620	(325,620)	-
HMRC Grants	1,375	39,983	(33,446)	7,912
United Utilities	-	10,000	(10,000)	-
Household Support Fund	-	40,000	(20,000)	20,000
Social Prescribing	-	9,623	(9,623)	-
	<u>5,295</u>	<u>612,071</u>	<u>(585,534)</u>	<u>31,832</u>
Total funds	<u><u>351,549</u></u>	<u><u>757,793</u></u>	<u><u>(557,404)</u></u>	<u><u>551,938</u></u>

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted funds					
General Fund	259,813	158,330	(88,016)	18	330,145
Fixed Assets	18,109	-	(2,000)	-	16,109
	<u>277,922</u>	<u>158,330</u>	<u>(90,016)</u>	<u>18</u>	<u>346,254</u>
Restricted funds					
Money Advice Service	-	163,447	(163,447)	-	-
Awards for All	-	10,000	(6,080)	-	3,920
Help to Claim	-	96,666	(96,666)	-	-
HMRC Grants	-	38,400	(37,025)	-	1,375
ESF Community Grant	497	(479)	-	(18)	-
Harold & Alice Bridges Charity	-	1,000	(1,000)	-	-
	<u>497</u>	<u>309,034</u>	<u>(304,218)</u>	<u>(18)</u>	<u>5,295</u>
Total funds	<u><u>278,419</u></u>	<u><u>467,364</u></u>	<u><u>(394,234)</u></u>	<u><u>-</u></u>	<u><u>351,549</u></u>

Citizens Advice East Lancashire

Notes to the Financial Statements for the Year Ended 31 March 2023

13 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total funds at 2023
	General £		
Tangible fixed assets	14,109	-	14,109
Current assets	628,873	31,832	660,705
Current liabilities	(122,876)	-	(122,876)
Total net assets	520,106	31,832	551,938
	Unrestricted funds		
	General £	Restricted funds £	Total funds at 2022 £
Tangible fixed assets	16,109	-	16,109
Current assets	473,255	5,295	478,550
Current liabilities	(143,110)	-	(143,110)
Total net assets	346,254	5,295	351,549

Citizens Advice East Lancashire

England & Wales - Charity number 1111611

Accounts

Company registration number: 5540011

Charity registration number: 1111611

Burnley & Pendle Citizens Advice Bureau

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

KM
1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

Burnley & Pendle Citizens Advice Bureau

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Burnley & Pendle Citizens Advice Bureau

Reference and Administrative Details

Trustees	Mr B Hobbs Mr D R J Penney Mr P J Kenyon Mr M Abdullah Mr S Ahmed Mrs K M Wilson Mr P Laskey Mr M Aslam
Registered Office	61-63 Every Street Nelson BB9 7LT
Company Registration Number	5540011
Charity Registration Number	1111611
Bankers	Unity Trust Bank Four Brindley Place Birmingham B1 2JB
Independent Examiner	KM 1st Floor, Block C The Wharf Manchester Road Burnley Lancashire BB11 1JG

Burnley & Pendle Citizens Advice Bureau

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2022.

Trustees

Mr B Hobbs

Mr D R J Penney

Mr P J Kenyon

Mrs C C Towneley (resigned 6 May 2021)

Mrs C L Ambrose (resigned 19 July 2021)

Mrs E C Stevens (resigned 1 April 2021)

Mrs I E Carmichael (resigned 16 December 2021)

Mr M Abdullah

Mr S Ahmed

Mrs K M Wilson

Mr P Laskey (appointed 31 March 2022)

Mrs B Foster (resigned 1 May 2022)

Mr M Aslam (appointed 1 August 2021)

OBJECTIVES AND ACTIVITIES

Objects

The objects of the Charity are to promote any charitable purpose for the benefit of the community in Burnley and Pendle Districts and surrounding areas by the advancement of education; the protection and preservation of health; and the relief of poverty, sickness and distress through the provision of advice and community services.

Aims

The aims of Citizens' Advice nationally, which are supported and implemented by Burnley & Pendle Citizens Advice, are:

1. To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them through an inability to express their needs effectively; and
2. To exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Charity seeks to provide independent, free, confidential and impartial advice to everyone regardless of race, gender, sexuality, disability, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination.

Activities

The Charity has a Specialist department, for Debt. This department works towards reducing poverty and distress by providing help in resolving and minimising debt problems.

General Advice and Specialist appointments are available in Burnley, Nelson, Colne and Barnoldswick.

Burnley & Pendle Citizens Advice Bureau

Trustees' Report

The Generalist Department comprises both paid and volunteer Advisers who are trained to CAB Certificate level to ensure a recognised standard of advice for all clients.

We are also engaged in Universal Credit Support as part of the wider CAB contract for its delivery and augmented by additional project work and funding from HMRC.

We are committed to thorough and continuing training for volunteers. Volunteer Advisers contribute 6 hours a week each and run "drop in" sessions several times a week. Volunteering can also be a stepping stone into employment, rebuilding self-esteem and contributes to the individuals' knowledge and skills.

The Charity works with Citizens Advice Services throughout Lancashire and more widely.

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding the activities the charity undertakes.

ACHIEVEMENTS AND PERFORMANCE

The Charity gives excellent value for money both quantitatively and qualitatively. Client satisfaction surveys show a high level of satisfaction with the service and advice received, and the Charity has been instrumental in resolving some millions of pounds of debt issues, which money comes back into the local economy and is instrumental in ameliorating poverty and distress.

The service is free and confidential. Cumulatively, the Charity's work makes a significant contribution to improving the well-being of people in Burnley and Pendle.

Statistics are maintained of all advice and help given both for our own use in identifying trends and needs and for our funders to highlight the value they are getting for their money.

The Charity keeps track of key Research & Campaign issues, allowing us to identify and campaign on local issues and contribute to national campaigns. In addition to reporting to the national body, the Charity has raised problems of policy and practice with the County and Borough local authorities and with local offices of Government Departments.

FINANCIAL REVIEW

Principal funding sources for core services were Pendle Borough Council, Burnley Borough Council with project funding from, amongst others, the Money Advice Service (Face to Face), Universal Credit - Help to Claim, HMRC, Awards for All, & Pendleside Hospice.

A surplus on the general fund of £68,332 is added to reserves brought forward giving a balance of £346,254 at the year end.

This funding supported the objectives of the Charity by enabling it to work towards solutions for people that allow them to progress and benefit in whichever field they have a need, including education, health, relief of poverty through the receipt of benefits or the management of debts. Our work alleviates distress in all its manifestations.

Reserves Policy: The Board has agreed that the minimum level of reserves required is the amount that would be necessary to wind down the charity if core funding were lost. Reserves above this level are available for investment in fund-raising and to give comfort to Trustees in relation to normal expenditure and in the case of the loss of core funding arising from pressures on local authorities.

Trustees will continue carefully to monitor expenditure and income and decide when necessary on the extent to which reserves should be used to supplement grants and maintain services.

Burnley & Pendle Citizens Advice Bureau

Trustees' Report

STRUCTURE, GOVERNANCE & MANAGEMENT

The Charity is a company limited by guarantee, which is governed by its Memorandum and Articles of Association which were first agreed on 18th August 2005, revised on 29 April 2014 and notified to the Charity Commission and Companies House at that time.

The charity is headed by its Trustees, who delegate day to day running of the charity to the Chief Officer and his team.

Appointment of trustees

Burnley Borough Council and Pendle Borough Council each appoint two members to the Charity's Board and we are grateful to the appointed councillors for their contributions to the Charity.

Management

The Board of Trustees met 4 times during the year and although a little less than we would have liked, on each occasion received financial and organisational reports. The Board developed and reviewed the Business & Development Plan and continues to oversee the process of Governance and Operational Audit undertaken by the national Citizens Advice charity.

The charity has undertaken a risk assessment and has completed a risk management policy. In an Annual Liaison Visit, the Chair, Treasurer and Chief Officer work with a representative of CA to produce a full risk assessment which is reported to the Board.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 28 November 2022 and signed on its behalf by:

.....

Mr B Hobbs
Trustee

Burnley & Pendle Citizens Advice Bureau

Independent Examiner's Report to the trustees of Burnley & Pendle Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2022 which are set out on pages 6 to 14.

Respective responsibilities of trustees and examiner

As the charity's trustees of Burnley & Pendle Citizens Advice Bureau (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 Burnley & Pendle Citizens Advice Bureau 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 Burnley & Pendle Citizens Advice Bureau's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Charity Independent Examiners, 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 Burnley & Pendle Citizens Advice Bureau 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.

.....
Mark Heaton FCCA FCIE DChA
KM
1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

28 November 2022

Burnley & Pendle Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £	Unrestricted funds £	Restricted funds £	Total 2021 £
Income from:							
Donations		72	-	72	72	-	72
Charitable activities	3	157,847	309,034	466,881	120,141	286,293	406,434
Investment income	4	335	-	335	390	-	390
Other income		76	-	76	201	-	201
Total income		<u>158,330</u>	<u>309,034</u>	<u>467,364</u>	<u>120,804</u>	<u>286,293</u>	<u>407,097</u>
Expenditure on:							
Charitable activities		<u>(90,016)</u>	<u>(304,218)</u>	<u>(394,234)</u>	<u>(51,949)</u>	<u>(280,609)</u>	<u>(332,558)</u>
Total expenditure		<u>(90,016)</u>	<u>(304,218)</u>	<u>(394,234)</u>	<u>(51,949)</u>	<u>(280,609)</u>	<u>(332,558)</u>
Net income		68,314	4,816	73,130	68,855	5,684	74,539
Transfers between funds		<u>18</u>	<u>(18)</u>	<u>-</u>	<u>12,089</u>	<u>(12,089)</u>	<u>-</u>
Net movement in funds		68,332	4,798	73,130	80,944	(6,405)	74,539
Reconciliation of funds							
Total funds brought forward		<u>277,922</u>	<u>497</u>	<u>278,419</u>	<u>196,978</u>	<u>6,902</u>	<u>203,880</u>
Total funds carried forward	12	<u><u>346,254</u></u>	<u><u>5,295</u></u>	<u><u>351,549</u></u>	<u><u>277,922</u></u>	<u><u>497</u></u>	<u><u>278,419</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 12.

Burnley & Pendle Citizens Advice Bureau

(Registration number: 5540011) Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	8	16,109	18,109
Current assets			
Debtors	9	17,935	17,215
Cash at bank and in hand		<u>460,615</u>	<u>372,541</u>
		478,550	389,756
Creditors: Amounts falling due within one year	10	<u>(143,110)</u>	<u>(129,446)</u>
Net current assets		<u>335,440</u>	<u>260,310</u>
Net assets		<u>351,549</u>	<u>278,419</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		5,295	497
Unrestricted income funds			
Unrestricted funds		<u>346,254</u>	<u>277,922</u>
Total funds	12	<u>351,549</u>	<u>278,419</u>

For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages 6 to 14 were approved by the trustees, and authorised for issue on 28 November 2022 and signed on their behalf by:

.....
Mr B Hobbs
Trustee

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2022

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

61-63 Every Street

Nelson

BB9 7LT

These financial statements were authorised for issue by the trustees on 28 November 2022.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Burnley & Pendle Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2022

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £2000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold property	2% on cost
Computer equipment	25% on cost
Fixtures and fittings	25% on cost

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2022

3 Income from charitable activities

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
	General £			
Advice Services	36,522	309,034	345,556	300,109
Pendle Borough Council	59,450	-	59,450	44,450
Burnley Borough Council	61,875	-	61,875	61,875
	157,847	309,034	466,881	406,434
Grants received, included in the above, are as follows:				
Money Advice Services	-	163,447	163,447	156,856
Awards For All	-	10,000	10,000	-
Help to Claim	-	96,666	96,666	84,066
HMRC Grants	-	38,400	38,400	38,400
ESF Community Grant	-	(479)	(479)	6,971
Harold & Alice Bridges Charity	-	1,000	1,000	-
	-	309,034	309,034	286,293

4 Investment income

	Unrestricted funds	Total 2022	Total 2021
	General £		
Interest receivable	335	335	390
	335	335	390

5 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2022

6 Staff costs

The aggregate payroll costs were as follows:

	2022 £	2021 £
Staff costs during the year were:		
Wages and salaries	302,039	239,937
Social security costs	12,725	9,979
Pension costs	7,345	7,168
Other staff costs	691	579
	<u>322,800</u>	<u>257,663</u>

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2022 No	2021 No
Advice	12	8
Administration/management	<u>5</u>	<u>5</u>
	<u>17</u>	<u>13</u>

No employee received emoluments of more than £60,000 during the year.

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2022

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 April 2021	50,013	22,927	72,940
At 31 March 2022	<u>50,013</u>	<u>22,927</u>	<u>72,940</u>
Depreciation			
At 1 April 2021	31,904	22,927	54,831
Charge for the year	<u>2,000</u>	<u>-</u>	<u>2,000</u>
At 31 March 2022	<u>33,904</u>	<u>22,927</u>	<u>56,831</u>
Net book value			
At 31 March 2022	<u>16,109</u>	<u>-</u>	<u>16,109</u>
At 31 March 2021	<u>18,109</u>	<u>-</u>	<u>18,109</u>

9 Debtors

	2022 £	2021 £
Prepayments	3,583	3,415
Accrued income	14,352	12,949
Other debtors	<u>-</u>	<u>851</u>
	<u>17,935</u>	<u>17,215</u>

10 Creditors:

	2022 £	2021 £
Trade creditors	135,743	108,368
Other creditors	1,225	17,898
Accruals	<u>6,142</u>	<u>3,180</u>
	<u>143,110</u>	<u>129,446</u>

11 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £7,345 (2021 - £7,168).

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2022

12 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted funds					
General Fund	259,813	158,330	(88,016)	18	330,145
Fixed Assets	18,109	-	(2,000)	-	16,109
	<u>277,922</u>	<u>158,330</u>	<u>(90,016)</u>	<u>18</u>	<u>346,254</u>
Restricted funds					
Money Advice Service	-	163,447	(163,447)	-	-
Awards for All	-	10,000	(6,080)	-	3,920
Help to Claim	-	96,666	(96,666)	-	-
HMRC Grants	-	38,400	(37,025)	-	1,375
ESF Community Grant	497	(479)	-	(18)	-
Harold & Alice Bridges Charity	-	1,000	(1,000)	-	-
	<u>497</u>	<u>309,034</u>	<u>(304,218)</u>	<u>(18)</u>	<u>5,295</u>
Total funds	<u>278,419</u>	<u>467,364</u>	<u>(394,234)</u>	<u>-</u>	<u>351,549</u>
	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted funds					
General Fund	176,869	120,804	(49,949)	12,089	259,813
Fixed Assets	20,109	-	(2,000)	-	18,109
	<u>196,978</u>	<u>120,804</u>	<u>(51,949)</u>	<u>12,089</u>	<u>277,922</u>
Restricted funds					
Money Advice Service	-	156,856	(144,767)	(12,089)	-
Age of Opportunity	473	-	(473)	-	-
Invest in Youth	1,450	-	(1,450)	-	-
Help to Claim	-	84,066	(84,066)	-	-
HMRC Grants	-	38,400	(38,400)	-	-
ESF Community Grant	4,979	6,971	(11,453)	-	497
	<u>6,902</u>	<u>286,293</u>	<u>(280,609)</u>	<u>(12,089)</u>	<u>497</u>
Total funds	<u>203,880</u>	<u>407,097</u>	<u>(332,558)</u>	<u>-</u>	<u>278,419</u>

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2022

13 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total funds at 2021
	General £	£	£
Tangible fixed assets	16,109	-	16,109
Current assets	473,255	5,295	478,550
Current liabilities	(143,110)	-	(143,110)
Total net assets	<u>346,254</u>	<u>5,295</u>	<u>351,549</u>
	Unrestricted funds	Restricted funds	Total funds at 2020
	General £	£	£
Tangible fixed assets	18,109	-	18,109
Current assets	389,259	497	389,756
Current liabilities	(129,446)	-	(129,446)
Total net assets	<u>277,922</u>	<u>497</u>	<u>278,419</u>

Citizens Advice East Lancashire

England & Wales - Charity number 1111611

Accounts

Company registration number: 5540011

Charity registration number: 1111611

Burnley & Pendle Citizens Advice Bureau

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

KM
1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

Burnley & Pendle Citizens Advice Bureau

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Burnley & Pendle Citizens Advice Bureau

Reference and Administrative Details

Trustees	Mr B Hobbs Mr D R J Penney Mr P J Kenyon Mrs C C Towneley Mrs C L Ambrose Mrs E C Stevens Mrs I E Carmichael Mr M Abdullah Mr S Ahmed Mrs K M Wilson
Principal Office	61-63 Every Street Nelson BB9 7LT
Company Registration Number	5540011
Charity Registration Number	1111611
Bankers	Unity Trust Bank Four Brindley Place Birmingham B1 2JB
Independent Examiner	KM 1st Floor, Block C The Wharf Manchester Road Burnley Lancashire BB11 1JG

Burnley & Pendle Citizens Advice Bureau

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2021.

OBJECTIVES AND ACTIVITIES

Objects

The objects of the Charity are to promote any charitable purpose for the benefit of the community in Burnley and Pendle Districts and surrounding areas by the advancement of education; the protection and preservation of health; and the relief of poverty, sickness and distress through the provision of advice and community services.

Aims

The aims of Citizens' Advice nationally, which are supported and implemented by Burnley & Pendle Citizens Advice, are:

1. To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them through an inability to express their needs effectively; and
2. To exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Charity seeks to provide independent, free, confidential and impartial advice to everyone regardless of race, gender, sexuality, disability, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination.

Activities

The Charity has a Specialist department, for Debt. This department works towards reducing poverty and distress by providing help in resolving and minimising debt problems.

General Advice and Specialist appointments are available in Burnley, Nelson, Colne and Barnoldswick.

The Generalist Department comprises both paid and volunteer Advisers who are trained to CAB Certificate level to ensure a recognised standard of advice for all clients.

We are also engaged in Universal Credit Support as part of the wider CAB contract for its delivery and augmented by additional project work and funding from HMRC.

We are committed to thorough and continuing training for volunteers. Volunteer Advisers contribute 6 hours a week each and run "drop in" sessions several times a week. Volunteering can also be a stepping stone into employment, rebuilding self-esteem and contributes to the individuals' knowledge and skills.

The Charity works with Citizens Advice Services throughout Lancashire and more widely.

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding the activities the charity undertakes.

ACHIEVEMENTS AND PERFORMANCE

The Charity gives excellent value for money both quantitatively and qualitatively. Client satisfaction surveys show a high level of satisfaction with the service and advice received, and the Charity has been instrumental in resolving some millions of pounds of debt issues, which money comes back into the local economy and is instrumental in ameliorating poverty and distress.

Burnley & Pendle Citizens Advice Bureau

Trustees' Report

The service is free and confidential. Cumulatively, the Charity's work makes a significant contribution to improving the well-being of people in Burnley and Pendle.

Statistics are maintained of all advice and help given both for our own use in identifying trends and needs and for our funders to highlight the value they are getting for their money.

The Charity keeps track of key Research & Campaign issues, allowing us to identify and campaign on local issues and contribute to national campaigns. In addition to reporting to the national body, the Charity has raised problems of policy and practice with the County and Borough local authorities and with local offices of Government Departments.

Undoubtedly one of our greatest achievements for the period was in our management of the charity due to the pandemic.

A combination of changed access routes for our clients and a slightly revised management and operational protocol has allowed us to continue to offer a comprehensive service throughout the CV19 restrictions and whilst there have been challenges we have come through largely unscathed by the pandemic.

FINANCIAL REVIEW

Principal funding sources for core services were Pendle Borough Council, Burnley Borough Council with project funding from, amongst others, the Money Advice Service (Face to Face), Universal Credit - Help to Claim, HMRC, Awards for All, & Pendleside Hospice.

A surplus on the general fund of £80,944 is added to reserves brought forward giving a balance of £277,922 at the year end.

This funding supported the objectives of the Charity by enabling it to work towards solutions for people that allow them to progress and benefit in whichever field they have a need, including education, health, relief of poverty through the receipt of benefits or the management of debts. Our work alleviates distress in all its manifestations.

Reserves Policy: The Board has agreed that the minimum level of reserves required is the amount that would be necessary to wind down the charity if core funding were lost. Reserves above this level are available for investment in fund-raising and to give comfort to Trustees in relation to normal expenditure and in the case of the loss of core funding arising from pressures on local authorities.

Both the local authorities in the area (Burnley and Pendle Borough Councils), have been forced to make cuts in grants to the Charity. Burnley & Pendle Citizens Advice has made cuts in core expenditure but it is clear that cuts are directly affecting the Charity's ability to provide core services. Trustees will continue carefully to monitor expenditure and income and decide when necessary on the extent to which reserves should be used to supplement grants and maintain services.

STRUCTURE, GOVERNANCE & MANAGEMENT

The Charity is a company limited by guarantee, which is governed by its Memorandum and Articles of Association which were first agreed on 18th August 2005, revised on 29 April 2014 and notified to the Charity Commission and Companies House at that time.

The charity is headed by its Trustees, who delegate day to day running of the charity to the Chief Officer and his team.

Burnley & Pendle Citizens Advice Bureau

Trustees' Report

Appointment of trustees

Burnley Borough Council and Pendle Borough Council each appoint two members to the Charity's Board and we are grateful to the appointed councillors for their contributions to the Charity.

Management

The Board of Trustees met 4 times during the year and although a little less than we would have liked, on each occasion received financial and organisational reports. The Board developed and reviewed the Business & Development Plan and continues to oversee the process of Governance and Operational Audit undertaken by the national Citizens Advice charity.

The charity has undertaken a risk assessment and has completed a risk management policy. In an Annual Liaison Visit, the Chair, Treasurer and Chief Officer work with a representative of CA to produce a full risk assessment which is reported to the Board.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 9 December 2021 and signed on its behalf by:

.....
Mr B Hobbs
Trustee

Burnley & Pendle Citizens Advice Bureau

Independent Examiner's Report to the trustees of Burnley & Pendle Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 6 to 15.

Respective responsibilities of trustees and examiner

As the charity's trustees of Burnley & Pendle Citizens Advice Bureau (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 Burnley & Pendle Citizens Advice Bureau 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 Burnley & Pendle Citizens Advice Bureau's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Charity Independent Examiners, 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 Burnley & Pendle Citizens Advice Bureau 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.

.....
Mark Heaton FCCA FCIE DChA
KM
1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

9 December 2021

Burnley & Pendle Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £	Unrestricted funds £	Restricted funds £	Total 2020 £
Income from:							
Donations	3	72	-	72	387	-	387
Charitable activities	4	120,141	286,293	406,434	119,565	268,026	387,591
Investment income	5	390	-	390	729	-	729
Other income		201	-	201	3,000	-	3,000
Total income		<u>120,804</u>	<u>286,293</u>	<u>407,097</u>	<u>123,681</u>	<u>268,026</u>	<u>391,707</u>
Expenditure on:							
Charitable activities		<u>(51,949)</u>	<u>(280,609)</u>	<u>(332,558)</u>	<u>(47,418)</u>	<u>(273,010)</u>	<u>(320,428)</u>
Total expenditure		<u>(51,949)</u>	<u>(280,609)</u>	<u>(332,558)</u>	<u>(47,418)</u>	<u>(273,010)</u>	<u>(320,428)</u>
Net income/(expenditure)		68,855	5,684	74,539	76,263	(4,984)	71,279
Transfers between funds		<u>12,089</u>	<u>(12,089)</u>	-	-	-	-
Net movement in funds		80,944	(6,405)	74,539	76,263	(4,984)	71,279
Reconciliation of funds							
Total funds brought forward		<u>196,978</u>	<u>6,902</u>	<u>203,880</u>	<u>120,715</u>	<u>11,886</u>	<u>132,601</u>
Total funds carried forward	13	<u><u>277,922</u></u>	<u><u>497</u></u>	<u><u>278,419</u></u>	<u><u>196,978</u></u>	<u><u>6,902</u></u>	<u><u>203,880</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 13.

Burnley & Pendle Citizens Advice Bureau

(Registration number: 5540011) Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	9	18,109	20,109
Current assets			
Debtors	10	17,215	13,226
Cash at bank and in hand		<u>372,541</u>	<u>223,577</u>
		389,756	236,803
Creditors: Amounts falling due within one year	11	<u>(129,446)</u>	<u>(53,032)</u>
Net current assets		<u>260,310</u>	<u>183,771</u>
Net assets		<u>278,419</u>	<u>203,880</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		497	6,902
Unrestricted income funds			
Unrestricted funds		<u>277,922</u>	<u>196,978</u>
Total funds	13	<u>278,419</u>	<u>203,880</u>

For the financial year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages 6 to 15 were approved by the trustees, and authorised for issue on 9 December 2021 and signed on their behalf by:

.....
Mr B Hobbs
Trustee

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2021

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

61-63 Every Street
Nelson
BB9 7LT

These financial statements were authorised for issue by the trustees on 9 December 2021.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Burnley & Pendle Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2021

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold property	2% on cost
Computer equipment	25% on cost

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2021

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

3 Income from donations

	Unrestricted funds		
	General £	Total 2021 £	Total 2020 £
Donations;			
Donations from individuals	<u>72</u>	<u>72</u>	<u>387</u>
	<u>72</u>	<u>72</u>	<u>387</u>

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2021

4 Income from charitable activities

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	General	funds	2021	2020
	£	£	£	£
Advice Services	13,816	286,293	300,109	271,266
Pendle Borough Council	61,875	-	61,875	54,450
Burnley Borough Council	44,450	-	44,450	61,875
	<u>120,141</u>	<u>286,293</u>	<u>406,434</u>	<u>387,591</u>
Grants received, included in the above, are as follows:				
Money Advice Services	-	156,856	156,856	129,961
ReachIT	-	-	-	750
Help to Claim	-	84,066	84,066	93,936
HMRC Grants	-	38,400	38,400	38,400
ESF Community Grant	-	6,971	6,971	4,979
Pendleside Hospice	-	-	-	3,240
	<u>-</u>	<u>286,293</u>	<u>286,293</u>	<u>271,266</u>

5 Investment income

	Unrestricted funds	Total 2021	Total 2020
	General	2021	2020
	£	£	£
Interest receivable	390	390	729
	<u>390</u>	<u>390</u>	<u>729</u>

6 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2021

7 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	239,937	210,444
Social security costs	9,979	14,779
Pension costs	7,168	6,590
Other staff costs	579	-
	257,663	231,813

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021 No	2020 No
Advice	13	14

No employee received emoluments of more than £60,000 during the year.

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 April 2020	50,013	22,927	72,940
At 31 March 2021	50,013	22,927	72,940
Depreciation			
At 1 April 2020	29,904	22,927	52,831
Charge for the year	2,000	-	2,000
At 31 March 2021	31,904	22,927	54,831
Net book value			
At 31 March 2021	18,109	-	18,109
At 31 March 2020	20,109	-	20,109

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2021

10 Debtors

	2021 £	2020 £
Prepayments	3,415	13,226
Accrued income	12,949	-
Other debtors	851	-
	<u>17,215</u>	<u>13,226</u>

11 Creditors:

	2021 £	2020 £
Trade creditors	108,368	43,079
Other creditors	17,898	-
Accruals	3,180	8,651
Deferred income	-	1,302
	<u>129,446</u>	<u>53,032</u>

12 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £7,168 (2020 - £6,590).

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2021

13 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted funds					
General Fund	176,869	120,804	(49,949)	12,089	259,813
Fixed Assets	20,109	-	(2,000)	-	18,109
	<u>196,978</u>	<u>120,804</u>	<u>(51,949)</u>	<u>12,089</u>	<u>277,922</u>
Restricted funds					
Money Advice Service	-	156,856	(144,767)	(12,089)	-
Age of Opportunity	473	-	(473)	-	-
Invest in Youth	1,450	-	(1,450)	-	-
Help to Claim	-	84,066	(84,066)	-	-
HMRC Grants	-	38,400	(38,400)	-	-
ESF Community Grant	4,979	6,971	(11,453)	-	497
	<u>6,902</u>	<u>286,293</u>	<u>(280,609)</u>	<u>(12,089)</u>	<u>497</u>
Total funds	<u>203,880</u>	<u>407,097</u>	<u>(332,558)</u>	<u>-</u>	<u>278,419</u>
	Balance at 1 April 2019 £	Incoming resources £	Resources expended £		Balance at 31 March 2020 £
Unrestricted funds					
General Fund	98,606	123,681	(45,418)		176,869
Fixed Assets	22,109	-	(2,000)		20,109
	<u>120,715</u>	<u>123,681</u>	<u>(47,418)</u>		<u>196,978</u>
Restricted funds					
Money Advice Service	-	129,961	(129,961)		-
Awards for All	9,963	-	(9,963)		-
Age of Opportunity	473	-	-		473
Invest in Youth	1,450	-	-		1,450
ReachIT	-	750	(750)		-
Help to Claim	-	93,936	(93,936)		-
HMRC Grants	-	38,400	(38,400)		-
ESF Community Grant	-	4,979	-		4,979
	<u>11,886</u>	<u>268,026</u>	<u>(273,010)</u>		<u>6,902</u>
Total funds	<u>132,601</u>	<u>391,707</u>	<u>(320,428)</u>		<u>203,880</u>

Burnley & Pendle Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2021

14 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total funds at 2021
	General £	£	£
Tangible fixed assets	18,109	-	18,109
Current assets	389,259	497	389,756
Current liabilities	(129,446)	-	(129,446)
Total net assets	<u>277,922</u>	<u>497</u>	<u>278,419</u>
	Unrestricted funds	Restricted funds	Total funds at 2020
	General £	£	£
Tangible fixed assets	20,109	-	20,109
Current assets	229,901	6,902	236,803
Current liabilities	(53,032)	-	(53,032)
Total net assets	<u>196,978</u>	<u>6,902</u>	<u>203,880</u>