

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

England & Wales · Charity number 1137309

Details

Other names	NORTH LANCASHIRE CAB
Status	Registered
Legal form	Charitable company
Company number	07298912
Registered	2010-08-06
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Bureau Oban House 87-89 Queen Street Morecambe LA4 5EN
Phone	01524400404
Email	enquiries@northlancashirecab.org.uk
Website	www.northlancashirecab.org.uk

Activities

Objects: 2.1 TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN NORTH LANCASHIRE AND SURROUNDING AREAS.

Activities: We are an independent charity that provides advice on a wide range of issues important to the community. We provide a completely free, independent and confidential service and ensure that everyone is treated impartially. We work hard to ensure that our help is available to those who need it across the full range of legal issues.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** NORTH LANCASHIRE AND SURROUNDING AREAS
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,106,234	£1,057,489	£412,581	34
2024-03-31	£875,450	£979,082	£363,836	34
2023-03-31	£771,206	£695,994	£467,468	27
2022-03-31	£679,250	£689,538	£392,256	30
2021-03-31	£776,919	£647,698	£402,544	22

Trustees

Name	Role	Appointed
Anna Lorbiecki		2025-05-25
Christopher Hanna		2018-09-28
Jane Dalton		2023-11-28
Joshua Wilson		2025-05-27
Louiza Houria Cookson Rabouhi		2023-09-05
Paul Stubbins		2023-11-28
Ross Harry Simmons		2023-09-05

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1137309

Accounts

Company registration No. 07298912 (England & Wales)
Charity No. 1137309

North Lancashire Citizens Advice Bureau

Trustees' Report and Financial Statements

For The Year Ended
31 March 2025



NORTH LANCASHIRE CITIZENS ADVICE BUREAU

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NORTH LANCASHIRE CITIZENS ADVICE BUREAU
CHARITY REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

Registered charity name	North Lancashire Citizens Advice Bureau (known as Citizens Advice North Lancashire)
Charity registration number	1137309
Company registration number	07298912
Registered office	Oban House 87-89 Queen Street Morecambe Lancashire LA3 5EN
The Trustees	J Dalton (Co-Chair) A Lorbiecki (Co-Chair) (Appointed 25 May 2025) C Hanna (Treasurer) L Cookson Rabouhi R Simmons P Stubbins J Wilson (Appointed 25 May 2025) A Hatton-Yeo (Chair) (Resigned 8 September 2025) R Tulej (Vice-Chair) (Resigned 25 February 2025) L Denison (Resigned 25 February 2025) D Whitaker (Resigned 25 February 2025) J Ashworth (Resigned 3 September 2024)
Chief Executive Officer	J Young
Independent Auditors	MHA 14 Mannin Way Lancaster Business Park Lancaster LA1 3SW

**NORTH LANCASHIRE CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW)
FOR THE YEAR ENDED 31 MARCH 2025**

The Board of Trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the unaudited financial statements for the year ending 31st March 2025, which are also prepared to meet the requirements for a directors' report and account for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and the Accounting and Reporting by Charities; Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Structure

North Lancashire Citizens Advice Bureau (operating as Citizens Advice North Lancashire) was incorporated on 29th June 2010 as a company limited by guarantee. The company registration number is 07298912. The charity is governed by a Memorandum & Articles of Association. The charity registration number is 1137309. The Charity is also regulated by the Financial Conduct Authority, FRN 617684.

The administrative details of the charity are set out on page one of the accounts including the charity's principal office. The trustees who served during the last year were:

A Hatton Yeo (Chair) (Resigned 8 September 2025)
C Hanna (Treasurer)
R Tulej (Vice-Chair, resigned 25 February 2025)
R Simmons
L Cookson Rabouhi
J Dalton
P Stubbins
L Denison (resigned 25 February 2025)
D Whitaker (resigned 25th February 2025)
J Ashworth (resigned 3rd September 2024)

We were deeply saddened by the news that June Ashworth died shortly after her long-standing period of office with our Charity. June was a true community champion and our thoughts are with her family.

The number of trustees is governed by the Articles of Association and is fixed at a maximum of fifteen. The present establishment (as of 31st March 2025) is six. Staff and volunteers may be represented on the board by invitation but have no voting rights. Trustees are appointed by a process of application, interview and then a detailed induction.

Governance and Management

The Charity is governed by its Trustee Board which meets quarterly. Certain work is delegated to two sub committees who also meet quarterly as follows:

- a) Finance: the finance committee oversees the financial leadership of the charity on behalf of the Board of Trustees to ensure its short and long term viability. It monitors financial activities to ensure the proper financial governance of the Charity.
- b) Strategy: the strategy committee is responsible for ensuring that the charity is operating based on its agreed strategy and business plans and is also responsible for exploring new schemes and ideas ensuring that they fit within the Charity's charitable objects.

In addition the Remuneration Committee meets annually to discuss staff compensation in line with budget planning. Sometimes a 'task and finish' group may be appointed from the trustees to fulfil a specific task. The Trustee board has final say on decision making at the full meetings of the Board.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2025 (CONTINUED)

Citizens Advice North Lancashire is a member of the national Citizens Advice network and pays an annual membership fee. Membership provides a framework for standards of advice, casework management, governance, strategic planning, risk, finances, people, operational performance, partnership working and research and campaigns. This is inspected annually by the Leadership Self Assessment.

Some policies must be adopted as required by our national charity. Others are adapted for our locality and some are adopted independently as determined by the needs of the organisation.

Day to day, management of the Charity's affairs is given over to the CEO and Senior Management Team who report regularly to the Board.

Objectives and Activities

The charity's objectives are to promote any charitable purpose for the benefit of the community in North Lancashire, by the advancement of education, the protection & preservation of health and the relief of poverty, sickness & distress.

To further this purpose, the organisation has offices in Morecambe and Lancaster and in a number of outreach locations for the provision of advice & guidance to people faced with problems in relation to social welfare law.

The aims of the Citizens Advice North Lancashire service are to provide the advice that people need for the problems they face, and to provide access to free confidential, impartial advice for everyone, whoever and wherever they are located in our District. Through doing this we aim to:

- Maximise the use of our resources
- Empower clients to help themselves where possible
- Address the wider determinants of health
- To improve unfair policies and practices that affect people's lives by campaigning for change

The advice provided by the Citizens Advice North Lancashire service is free, independent, confidential & impartial, available to everyone, regardless of race, gender, disability, sexual orientation, religion, age, or nationality.

Our work in the past year, achievements, performance and impact

Our work in 2024/5 was informed by our Strategic Plan 2024-7 which had the following objectives:

- We will be an outstanding charity
- We will be a sustainable charity
- We will be an accessible, welcoming and responsive charity
- We will speak up for our clients and for our community
- We will offer a great place to work and volunteer

During the year we secured significant funding to allow us to work in partnership with other organisation across the District including the Lancashire and South Cumbria Foundation Trust, Morecambe Bay Foodbank, Bay Medical Group, Lancaster City Council and Green Rose CIC. By working together with other organisations we can provide a more joined up service when residents are facing challenges in their lives.

In 2024/5 we have focused effort on PR and fundraising to increase community awareness of our Charitable status and were fortunate that the Mayor of Lancaster, Abi Mills, selected us as her charity of the year for her term. This enabled us to launch the 'Music with the Mayor' series of events which raised over £32,000.

Our service was extremely busy. We provided advice and support to 8,013 individuals who were facing 29,389 issues between them. We opened 11,029 cases which involved 39,049 activities by our 34 staff and 50 volunteer advisers.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2025 (CONTINUED)

We generated financial outcomes of £11,473,212 for our clients - money that goes directly back to residents in Lancaster District. This is a combination of income gained, reimbursements, services and loans, debts written off, repayments rescheduled and other items such as the value of a blue badge.

Our clients are mostly women (59%) and mostly people of working age. Our clients are mostly disabled or have a long term health condition (61%) and are mostly white (94%).

We work across all wards in Lancaster District but most of our clients come from the poorest wards according to the indices of multiple deprivation, namely West End, Westgate, Poulton, Scale Hall, Skerton, Bulk, Heysham North and Marsh.

Our work impacts on the health and wellbeing of our clients, allowing clients to feel more in control of life, make informed decisions, reduce the stress they are facing and provide relief from destitution where possible. We have prevented homelessness in many cases which saves our local authority considerable amounts of money and we save the health service money by addressing the practical issues that can make residents unwell including poor mental health.

What is our value to society?

Citizens Advice (national charity) analyses our work each year and calculates the value of our work to our community. In 2024/5 the figures are as follows:

- The total public value of our work in 2024/5 was £22,624,540
- Our expenditure for 2024/5 was £1,057,489 meaning that the average cost of seeing a client was £131.97
- Each client appointment generated an average of £1,431.82 per client, per year, in maximised incomes.

The Trustees have complied with the duty in the Charities Act 2011 with due regard to the public benefit guidance published by the Charity Commission.

Financial Review

Total income for the year was £1,106,234 (2023/4: £875,450) and we made a surplus of £48,745. The surplus mainly came from increased unrestricted donations due to our fundraising.

The trustee Board has agreed an unrestricted reserves policy equal to three months operating costs which would enable the Charity to facilitate an orderly wind-down process in the event one was required. This amount is recalculated annually to take into account our operating expenditure, redundancy liability and any potential clawback from funders.

As at 31st March 2025, unrestricted reserves stood at £404,700 (2023/4 it was £334,987) and restricted reserves were at £7,881 (in 2023/4 it was £28,849). Trustees will continue to manage the organisation's finances so that an adequate level of reserves are maintained in line with our policy. Total free reserves after deduction of fixed assets are £357,505 (in 2023/4 it was £293,952).

The Trustees in particular wish to thank and acknowledge Lancaster City Council's support for the work of the charity both through its core grant and also through the partnership work we do to administer the Household Support Fund.

The trustees also wish to thank the following organisations and individuals for their support in funding our service in 2024/5:

- Morecambe Bay Foodbank
- Trussell
- The Money and Pensions Service
- Macmillan
- Cadent
- Bay Medical Group
- The Walney Extension Fund
- The National Lottery Community Fund
- The Energy Redress Fund
- The Mayor of Lancaster
- Frank Turner

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2025 (CONTINUED)

Plans for the future

Citizens Advice North Lancashire intends to continue to provide advice, support and guidance to residents in Lancaster District subject to continued funding, and to be proactive at taking opportunities for income generation.

Our service is in very high demand and has been so for many years. We will continue to work to ensure that our service is welcoming and accessible to all and that we have the right staff and volunteers in place to service the needs of our clients.

We will do this by ensuring that we offer consistently high quality advice, that our staff and volunteers are trained and managed to a high standard and that our performance on funded projects is outstanding.

Further opportunities will be sought for partnership working within our community and further afield and with our national charity.

Statement of Trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). 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 charity and the income and expenditure of the same for that period.

In preparing these financial statements, the trustees are required to:

- Selected suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements and;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as each of the directors of the charitable company at the date of approval of this report is aware, there is no relevant audit information (information needed by the company's auditors in connection with preparing the audit / report of which the company's auditors are unaware. Each director has taken all of the steps that he / she should have taken as a director in order to make himself / herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

On behalf of the board of trustees (who are also directors under company law)

Anna M. Lorbiecki

Co-Chair of Trustees

ANNA M LORBIECKI

Date: 8. Sept 2025

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF NORTH LANCASHIRE CITIZENS ADVICE
BUREAU
FOR THE YEAR ENDED 31 MARCH 2025

Opinion

We have audited the financial statements of North Lancashire Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2025 which comprise of the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the accounts, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025, and of its incoming resources and application of resources, 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 Charities Act 2011.

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 charitable company 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

**NORTH LANCASHIRE CITIZENS ADVICE BUREAU
INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF NORTH LANCASHIRE CITIZENS ADVICE
BUREAU (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement (set out on page 5), the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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:

- Enquiries with the board about any known or suspected instances of non-compliance with laws and regulations, including fraud;
- An evaluation of the risk of management override of controls and subsequent testing, including through testing journal entries and other adjustments for appropriateness;
- Auditing the risk of fraud in income by way of cut off testing around the year end, including considering income recognition criteria under the SORP, as well as transactional testing to obtain evidence that income is complete and recognised in the correct accounting period;
- An evaluation of the charitable company's internal control environment; and
- A review of board minutes and resolutions.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance.

**NORTH LANCASHIRE CITIZENS ADVICE BUREAU
INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF NORTH LANCASHIRE CITIZENS ADVICE
BUREAU (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at: <https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor%E2%80%99s-responsibilities-for>. This description forms part of our auditor's report.

Other matter

The charity did not require an audit for the year ended 31 March 2024, and so the comparative figures were not audited.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company'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 the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



MHA
Statutory Auditor

14 Mannin Way
Lancaster Business Park
Lancaster
LA1 3SW

8 September 2025
MHA is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

MHA is the trading name of MHA Audit Services LLP, a limited liability partnership in England and Wales (registered number OC455542).

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	3	48,837	4,600	53,437	4,505
Charitable activities	4	233,087	777,461	1,010,548	860,027
Investments	5	17,609	-	17,609	10,526
Other Income	6	22,189	2,451	24,640	392
Total		<u>321,722</u>	<u>784,512</u>	<u>1,106,234</u>	<u>875,450</u>
Expenditure on:					
Charitable activities	7	208,902	848,587	1,057,489	979,082
Total		<u>208,902</u>	<u>848,587</u>	<u>1,057,489</u>	<u>979,082</u>
Net income / (expenditure)		112,820	(64,075)	48,745	(103,632)
Transfers between funds		(43,107)	43,107	-	-
Net movement in funds		<u>69,713</u>	<u>(20,968)</u>	<u>48,745</u>	<u>(103,632)</u>
Reconciliation of Funds:					
Total funds brought forward		334,987	28,849	363,836	467,468
Total funds carried forward		<u>404,700</u>	<u>7,881</u>	<u>412,581</u>	<u>363,836</u>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 12 to 22 form part of these financial statements.

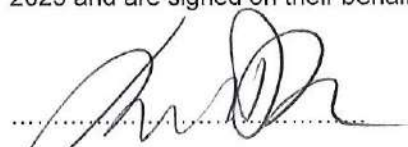
NORTH LANCASHIRE CITIZENS ADVICE BUREAU
BALANCE SHEET
AS AT 31 MARCH 2025

		2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	11		47,195		41,035
Current assets					
Debtors	12	202,633		135,598	
Cash at bank and in hand		435,329		469,499	
		<u>637,962</u>		<u>605,097</u>	
Creditors: amounts falling due in one year	13	<u>(272,576)</u>		<u>(282,296)</u>	
Net current assets			365,386		322,801
Net assets			<u>412,581</u>		<u>363,836</u>
Funds:					
Unrestricted funds	16		404,700		334,987
Restricted funds	16		7,881		28,849
Total funds			<u>412,581</u>		<u>363,836</u>

Trustees' 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 trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts were approved by the members of the committee and authorised for issue on the 8th September 2025 and are signed on their behalf by:

 JANE DALTON

CO - Chair of Trustees

Company Registration Number: 07298912

The notes on pages 12 to 22 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

	2025		2024	
	£	£	£	£
Cash generated from operating activities		(30,693)		33,237
Cashflows from investing activities				
Investment income received	17,028		10,526	
Purchase of tangible fixed assets	(20,505)	(3,477)	(3,594)	6,932
Increase in cash and cash equivalents in the year		(34,170)		40,169
Cash and cash equivalents brought forward		469,499		429,330
Cash and cash equivalents carried forward		435,329		469,499
Reconciliation of net movement in funds to net cashflow from operating activities				
Net surplus / (deficit)		48,745		(103,632)
Investment income receivable		(17,609)		(10,526)
Depreciation		14,345		10,411
Increase in debtors		(66,454)		(2,078)
(Decrease) / increase in creditors		(9,720)		139,062
Net cash generated from operating activities		(30,693)		33,237
Components of cash and cash equivalents				
Short term deposits		80,887		-
Cash at bank and in hand		354,442		469,499
		435,329		469,499

The notes on pages 12 to 22 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Legal form

The charity constitutes a registered charity and a limited company, limited by guarantee as defined by the Companies Act 2006, incorporated in England and Wales. The address of the charity, the nature of its operations and its principal activities are all detailed in the Trustees' report and charity administrative details pages in these financial statements.

Basis of accounting

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with the accounting policies set out in note to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements have been prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity. Monetary amounts are rounded to the nearest £.

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

Preparation of the accounts on a going concern basis

The trustees consider the charity to have a sufficient level of working capital to see it through the upcoming months and there is reasonable expectation that the charity has adequate resources to continue operations for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Taxation

The charity is recognised by HMRC as a UK Charity and is entitled to exemptions from corporation tax.

Income

Donations are included as they are receivable by the charity, except insofar as they are incapable of financial measurement.

Grants received to finance the activities of the bureau are credited to the SOFA in the period to which they relate. Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

No income is shown net of expenditure.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost in "other costs" within charitable activities expenditure.

Support costs are those which assist the work of the charity but do not directly represent charitable activities and include office costs and governance costs. They are incurred directly to support the objectives of the charity. Where costs cannot be directly attributed to a particular heading, they have been allocated on a basis consistent with the use of the resources.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (continued)

Tangible fixed assets

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold buildings	-	4% straight line on original cost value
Equipment	-	25% straight line on original cost value
Fixtures and fittings	-	10% to 25% straight line on original cost value

Freehold land is not depreciated.

Debtors and creditors

Debtors and creditors with no stated interest rate and receivable and payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Cash and cash equivalents

Cash represents cash held on call at banks and cash held in hand.

Pensions

The charity operates a defined contribution pension scheme for all of its employees. Contributions paid are charged to the SOFA in the period to which they relate.

Accumulated funds

Unrestricted funds - these are available for use at the discretion of the trustees in furtherance of the general activities of the charity

Restricted funds - these are subjected to restrictions on their expenditure imposed by the donor. The restricted fixed asset fund represents assets purchased from specific grants and funds future depreciation of those assets.

Designated funds - these are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments but does not currently hold any instruments that are classified as "other" in these financial statements. Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to contractual provisions of the instrument.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method. Financial assets classified as receivable within one year are not amortised.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (continued)

Impairment of financial assets

Financial assets are assessed for indicators of impairment at each reporting end date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. The impairment loss is recognised in the statement of financial activities.

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity.

Classification of financial liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into.

Basic financial liabilities

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

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

2 Judgements and key sources of estimation uncertainty

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

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

There have been no significant judgements, except for those involving estimates, made in the process of applying the above accounting policies.

There are no other key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and gifts	48,837	4,600	53,437	4,505

Income from donations and legacies in 2024 was all unrestricted.

4 Income from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Bay enhanced health checks	-	30,622	30,622	19,214
Big Lottery Community Fund	-	159,033	159,033	116,271
Cadent	-	41,239	41,239	40,685
Citizens Representative	-	23,750	23,750	26,250
Community justice fund	-	-	-	27,374
Energy Redress	-	95,635	95,635	7,263
Face to Face Debt advice	-	84,000	84,000	94,478
Food Justice	-	19,938	19,938	41,138
Guardian	-	13,713	13,713	38,076
Household support fund	-	88,150	88,150	53,522
Lancaster City Council	223,499	-	223,499	236,253
Legal aid agency	9,588	-	9,588	16,106
Macmillan	-	29,479	29,479	5,482
Mental Health Transformation	-	60,302	60,302	8,415
Morecambe Bay foodbank	-	76,600	76,600	37,500
Social welfare mentor	-	-	-	47,000
Trussell foodbank	-	45,000	45,000	45,000
Podcast	-	10,000	10,000	-
	233,087	777,461	1,010,548	860,027

Income from charitable activities included £507,146 in restricted funds and £352,881 in unrestricted funds in the prior year.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

5	Income from investments	Unrestricted funds	Restricted funds	2025	2024
		£	£	£	£
	Interest receivable	17,609	-	17,609	10,526

All income from investments was unrestricted in the prior year

6	Other income	Unrestricted funds	Restricted funds	2025	2024
		£	£	£	£
	Other income	22,189	2,451	24,640	392

All other income was unrestricted in the prior year

7	Costs of charitable activities	2025	2024
		£	£
	Activities directly undertaken (advice and support)		
	Staff costs	739,527	709,998
	I.T., equipment and communications	4,695	4,576
	Office costs	23,203	16,516
	Other costs	5,177	18,382
	Support costs (see note 8)	284,887	229,610
		1,057,489	979,082

Of the expenditure above, £848,587 (2024: £570,678) related to restricted funds and £208,902 (2024: £408,404) related to unrestricted funds.

8	Support costs	2025	2024
		£	£
	Staff costs	121,742	106,795
	I.T., equipment and communications	37,106	34,498
	Premises	48,000	37,095
	Depreciation	14,345	10,411
	Audit fees	9,600	2,820
	Office costs	29,698	18,193
	Other costs	24,396	19,798
		284,887	229,610

9	Net income / expenditure is stated after charging:	2025	2024
		£	£
	Depreciation	14,345	10,411
	Audit fees	9,600	2,820

2025 Full audit required. 2024 Independent examination

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

10	Analysis of staff costs, trustee remuneration and expenses and the cost of key management personnel.	2025	2024
	Staff costs		
	Salaries	779,171	742,896
	Social security costs	59,781	58,086
	Pension costs	22,317	15,811
		861,269	816,793
	Particulars of employees	Number	Number
	The average number of employees by headcount during the year was:	34	34

No employees were paid more than £60,000 in either the current or prior year.

The Charity trustees were not paid and did not receive any other benefits from employment with the charity in the year (2024: £nil). £130 expenses were repaid to one trustee in the year (2024: £85).

Key management personnel received aggregate remuneration in the year of £121,981 (2024: £110,514) which includes social security costs and pension contributions.

No redundancy payments were paid during the year (2024: £27,000).

11	Tangible Fixed Assets	Freehold		Fixtures and	
		Land and		fittings	Total
		Buildings	Equipment		
		£	£	£	£
	Cost				
	At 1 April 2024	71,984	72,448	29,031	173,463
	Additions	-	17,088	3,417	20,505
	Disposals	-	(61,391)	(10,867)	(72,258)
	At 31 March 2025	71,984	28,145	21,581	121,710
	Depreciation				
	At 1 April 2024	52,052	63,923	16,453	132,428
	Additions	4,004	5,601	4,740	14,345
	Disposals	-	(61,391)	(10,867)	(72,258)
	At 31 March 2025	56,056	8,133	10,326	74,515
	NBV at 31 March 2025	15,928	20,012	11,255	47,195
	NBV at 1 April 2024	19,932	8,525	12,578	41,035

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

	2025	2024
	£	£
12 Debtors: Amounts falling due within one year		
Debtors	194,752	119,009
Prepayments	7,881	16,589
	202,633	135,598

	2025	2024
	£	£
13 Creditors: Amounts falling due within one year		
Trade creditors	9,964	7,053
Taxes and social security costs	14,891	13,652
Other creditors	231,664	246,680
Accruals	16,057	14,911
	272,576	282,296

14 Pension costs

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in independently administered funds. The pension cost charge represents contributions payable by the charity to the fund.

	2025	2024
	£	£
Contributions payable by the charity during the year	22,317	15,811

15 Commitments under operating leases

As at 31 March 2025 the charity was committed to making the following payments under non-cancellable operating leases:

	2025	2024
	£	£
Within 1 year	9,048	5,098
With 2 to 5 years	4,248	5,522
	13,296	10,620

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

16 Analysis of charitable funds: current year

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
Unrestricted funds					
General fund	309,987	321,722	(208,902)	(18,107)	404,700
Designated fund	25,000	-	-	(25,000)	-
Total Unrestricted funds	334,987	321,722	(208,902)	(43,107)	404,700
Restricted funds					
Bay Enhanced Health Checks	1,036	30,622	(31,580)	-	78
Cadent	-	41,239	(45,264)	4,025	-
Citizens Representative	-	23,750	(26,538)	2,788	-
Community Fund	16,676	159,033	(172,014)	-	3,695
Energy Redress	2,602	95,635	(111,723)	13,486	-
Face to Face Debt	160	84,000	(97,430)	13,270	-
Foodbank Morecambe Bay	-	76,600	(74,640)	-	1,960
Foodbank Trussell	-	45,000	(47,266)	2,266	-
Food Justice	-	19,938	(17,686)	-	2,252
Guardian	4,306	13,713	(14,619)	(3,400)	-
Henry Smith Charity	4,069	-	-	(4,069)	-
Macmillan	-	29,479	(33,785)	4,306	-
Mental Health Transformation	-	60,302	(66,944)	6,642	-
Social Welfare	-	88,150	(98,994)	10,844	-
Trussell 0 to 4	-	-	(104)	-	(104)
Community Foundation Podcast	-	10,000	(10,000)	-	-
Restricted donations and grants	-	7,051	-	(7,051)	-
Total Restricted funds	28,849	784,512	(848,587)	43,107	7,881

Bay Enhanced Health Checks. Morecambe Bay Education Health and Care grant to provide a more intensive level of support for more vulnerable clients.

Cadent caseworker – a grant to enable specific advice on all energy related matters.

Citizens Representative – a one year grant to fund a Citizen's Representative role, which is to prevent poverty of people with complex needs.

Community Fund – National Lottery funding to adapt, extend and expand the work of Citizens Advice North Lancashire in community settings that reach the most vulnerable members of the communities we Serve.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Energy Redress - a two year project to deliver an independent energy advice service, focussing on the most vulnerable households. Advice includes issues with energy debt, problems with suppliers and the management of pre-payment meters.

Face to face debt advice – a restricted fund for the provision of debt advice to the local community.

Foodbank Morecambe Bay – a grant from Morecambe Bay Foodbank to help support people in need of using foodbanks by providing financial and other advice to help reduce foodbank use in the longer term.

Foodbank (Trussell) – Trussell Foodbank provided a grant to help identify families in danger of needing to use foodbanks in the near future by working in partnership with schools and Foodbanks.

Food Justice - working in partnership with local organisations dealing with food and wider support including Foodbanks, Food Clubs, the NHS and the District Council.

Guardian - a one year project to increase capacity for service delivery to support clients in deprived areas in innovative ways through the cost of living crisis.

Henry Smith Charity - grant funding to provide specialist advice on welfare benefits.

McMillan – a grant to provide financial and other advice to people with cancer and other related illnesses.

Mental Health Transformation - a one year project funded by the NHS to receive referrals from NHS services and from partners in the community to provide advice to assist people with mental health problems.

Social Welfare - working with Lancaster City Council to help deliver the national Household Support Fund.

Trussell 0 to 4 - a grant to support parents who have children within the 0 to 4 years age range with help in tackling destitution.

Community Foundation Podcast - a grant to deliver a series of podcasts covering a wide range of benefits and current issues affecting clients.

Restricted donations and grants – donations and grants from members of the public and local Counsellors particularly to support new carpets in our Morecambe Office.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

17 Analysis of charitable funds: prior year

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Unrestricted funds					
General fund	375,350	368,304	(408,404)	(25,263)	309,987
Designated fund	-	-	-	25,000	25,000
Total Unrestricted funds	375,350	368,304	(408,404)	(263)	334,987
Restricted funds					
Awards for all	5,309	-	(5,309)	-	-
Bay enhanced health checks	4,346	19,214	(22,524)	-	1,036
Cadent	(246)	40,685	(40,439)	-	-
Citizens Representative	13,417	26,250	(39,667)	-	-
Community Fund	23,304	116,271	(122,899)	-	16,676
Cost of Living	-	38,076	(38,076)	-	-
Energy Redress	-	8,415	(5,813)	-	2,602
Face to Face Debt	(743)	94,478	(93,575)	-	160
Foodbank Morecambe Bay	(246)	37,500	(37,254)	-	-
Foodbank Trussell	(246)	45,000	(45,017)	263	-
Food Justice	-	7,263	(7,263)	-	-
Guardian	-	41,138	(36,832)	-	4,306
Henry Smith Charity	47,469	-	(43,400)	-	4,069
Macmillan	(246)	27,374	(27,128)	-	-
Mental Health Transformation	-	5,482	(5,482)	-	-
Total Restricted funds	92,118	507,146	(570,678)	263	28,849
Total funds	467,468	875,450	(979,082)	-	363,836

18 Analysis of net assets by funds: current year

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 March 2025 are represented by:			
Tangible fixed assets	47,195	-	47,195
Current assets	625,790	7,881	633,671
Creditors: amounts falling due within one year	(268,285)	-	(268,285)
	404,700	7,881	412,581

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

19 Analysis of net assets by funds: prior year

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Fund balances at 31 March 2024 are represented by:			
Tangible fixed assets	41,035	-	41,035
Current assets	576,248	28,849	605,097
Creditors: amounts falling due within one year	(282,296)	-	(282,296)
	334,987	28,849	363,836

20 Related party transactions

There are no related party transactions that require disclosure in the current or prior period beyond the Trustee expenses detailed in note 10.

There is no ultimate controlling party in the current or prior period.

21 Contingent liability

During the previous year the Charity vacated a rented premises and subsequently had an initial demand for dilapidation costs of approximately £50,000. This initial demand is currently subject to negotiation by the Charity with the connected parties, and positive dialogue is being pursued to arrive at a reasonable conclusion. On this basis, the Charity has not recognised any liability for such costs in these financial statements.

22 Fund transfers

Fund transfers for the year from unrestricted funds to support restricted fund activities totalled £43,107.

23 Company limited by guarantee

Every member guarantees, in the event of the charitable company being wound up, while he, she or it remains a member, or within 12 months of he, she or it ceasing to be a member, to contribute £1 towards the costs of dissolution and the liabilities incurred by the charity while the contributor was a member.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1137309

Accounts

Company registration No. 07298912 (England & Wales)

Charity No. 1137309

North Lancashire Citizens Advice Bureau

Trustees' Report and Unaudited Financial
Statements

For The Year Ended
31 March 2024



NORTH LANCASHIRE CITIZENS ADVICE BUREAU

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NORTH LANCASHIRE CITIZENS ADVICE BUREAU

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 MARCH 2024

Registered charity name	North Lancashire Citizens Advice Bureau (known as Citizens Advice North Lancashire)
Charity registration number	1137309
Company registration number	07298912
Registered office	Oban House 87-89 Queen Street Morecambe Lancashire LA4 5EN
The Trustees	A Hatton-Yeo (Chair) C Hanna (Treasurer) R Tulej (Vice-Chair) D Whitaker J Ashworth M Smyth (Resigned 1 July 2023) C Hartley (Resigned 30 May 2023) R Jones (Resigned 30 May 2023) R Simmons (Appointed 5 September 2023) L Cookson-Rabouhi (Appointed 5 September 2023) L Denison (Appointed 5 September 2023) J Dalton (Appointed 28 November 2023) P Stubbins (Appointed 28 November 2023) T Dant (Resigned 31 December 2023)
Chief Officer	J Young (from 1 September 2023) H Greatorex (until 31 August 2023)
Independent Examiner	MHA 14 Mannin Way Lancaster Business Park Lancaster LA1 3SW

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2024

The Board of Trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the unaudited financial statements for the year ending 31 March 2024, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

1 Structure

North Lancashire Citizens Advice Bureau (operating as Citizens Advice North Lancashire) was incorporated on 29 June 2010 as a company limited by guarantee. The company registration number is 07298912. The charity is governed by a Memorandum & Articles of Association, dated March 10th 2020 which has been updated as of 7th September 2023 to reflect the correct charity name, in line with requirements from Companies House. This was minuted at our last AGM. The charity registration number is 1137309.

The administrative details of the charity are set out on page 1 of the accounts including the charity's principal office. The trustees, who are also the directors for the purpose of company law, and who served during the year were:

A Hatton-Yeo (Chair)
C Hanna (Treasurer)
R Tulej (Vice-Chair)
D Whitaker
J Ashworth
M Smyth (Resigned 1 July 2023)
C Hartley (Resigned 30 May 2023)
R Jones (Resigned 30 May 2023)
R Simmons (Appointed 5 September 2023)
L Cookson-Rabouhi (Appointed 5 September 2023)
L Denison (Appointed 5 September 2023)
J Dalton (Appointed 28 November 2023)
P Stubbins (Appointed 28 November 2023)
T Dant (Resigned 31 December 2023)

The number of Trustees is governed by the Articles of Association and is fixed at a maximum of 15. The present establishment is 10.

Members of management & staff and volunteer representatives may be appointed by Trustees to serve on the Board but have no voting rights. Potential Trustee Board members are provided with an information-pack, asked to complete an application form and are interviewed by the Board Chair or Vice Chair & at least one other Trustee, before membership to the Trustee Board is proposed. The prospective Trustee will be invited to visit organisation locations.

An appropriate process of induction will be undertaken governed by the new Trustee's relative experience and knowledge of Citizens Advice activities. The new Trustee will also complete and sign a confidentiality agreement, declaration of interest, a skills assessment and code of conduct. An information assurance online assessment must be completed, and certificate provided. Health and safety policy and equality and diversity policy will be discussed and agreed.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2024

2 Governance and Management

The Charity is governed by its Trustee Board which meets quarterly. Certain work is delegated to two sub-committees who also meet quarterly, as follows:

a **Finance:** Oversee the financial leadership of the charity, on behalf of the Board of Trustees, to ensure its short and long-term viability. Assist the Chair, Trustees and the Chief Executive in ensuring that the Board fulfils its duties and responsibilities for the proper financial governance of the Charity.

b **Strategy:** Is responsible for ensuring the policies and membership standards are implemented and overseeing the production of the Strategic and Business plans.

In addition the Remuneration Committee meets annually to discuss staff compensation in line with budget planning.

Each Group comprises Trustees, management & staff and reports to the Trustee Board who will have final say on decision making.

Citizens Advice North Lancashire is a member of the national Citizens Advice network for which we pay an annual affiliation membership fee. Membership provides a framework for standards of advice & casework management, governance, strategic planning, risk, financial, people, operational performance, management, partnership working and Research and Campaigns.

Operating policies are independently determined by the Trustees of Citizens Advice North Lancashire annually in order to fulfil its charitable objects and to comply with the national Citizens Advice membership rules.

The charity also co-operates & liaises with a number of other charitable bodies & statutory agencies on behalf of clients. Where one of the Trustees holds the position of trustee/director of another charity they are required to declare it, may take part in discussions regarding that other charity, but not in the ultimate decision-making process.

The Trustee Board is sensitive to potential risks to which the charity may be exposed. Each sub-Group is charged with putting in place processes & systems to mitigate those risks and the Trustee Board will regularly review appropriate risk management arrangements.

Day to day, management of the Charity's affairs are given over to the Senior Management Team, made up from the CEO, the Advice Services Director and Finance Manager who in turn report to the Board.

3 Objectives and activities

The charity's objectives are to promote any charitable purpose for the benefit of the community in North Lancashire, by the advancement of education, the protection & preservation of health and the relief of poverty, sickness & distress.

To further this purpose, the organisation has offices in Morecambe and Lancaster and in a number of outreach locations for the provision of advice & guidance to people faced with problems in relation to social welfare law.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2024

3 Objectives and activities (continued)

The aims of the Citizens Advice North Lancashire service are:

- to provide the advice that people need for the problems they face
- provide access to free confidential, impartial advice for everyone wherever they are located in our District
- maximise use of resources
- reduce delays in provision of service
- empower clients to help themselves
- extend our service throughout the district through partnerships and outreach and through digital means
- address the wider determinants of health
- to improve unfair policies & practices that affect people's lives

The advice provided by the Citizens Advice North Lancashire service is free, independent, confidential & impartial, available to everyone, regardless of race, gender, disability, sexual orientation, religion, age, or nationality.

2023/24

This year has seen the implementation of our new strategic plan. The key objectives of the plan were as follows:

- We will ensure that our advice services are accessible to all.
- We will focus on advice and wellbeing, to ensure positive impacts for clients.
- We will value and build on our partnership working across the District.
- We will value, support and develop our staff, making CANL a great place to work.
- We will value, train and celebrate our volunteers who support and enhance our service.
- Our Research and Campaigns will have impact locally, regionally and nationally.

During 2023/24 we have secured new funding to allow us to work more closely in partnership with other organisations including Morecambe Bay Foodbank, The Trussell Trust, Lancaster City Council, The NHS (locally via the Bay Medical Group), MacMillan and Cadent. We administer the Household Support Fund in partnership with Lancaster City Council.

We have worked hard to improve access to our service by diversifying the ways in which people can refer, contact us and receive advice including in person, over the phone, by email and via home visits and drop-in locations across the District.

We have focused on improving the employment offer, providing enhanced holidays and sick pay and looking at remuneration and progression to retain staff. We have renovated our spaces, opening a new office in Lancaster and we have undertaken building work at Morecambe to create a better reception area and have repainted and redecorated the interior.

Our volunteer coordinator has had a significant impact, allowing us to welcome new volunteers to CANL to support our service, as we, like many charities, lost many older volunteers due to the pandemic.

Our Research and Campaigns have focused on the Cost of Living, the inadequacy of some benefits and the costs of School Uniform. We know that many of these campaigns have had impact, including references to our work made within Parliament and at the DWP select committee. Some local schools have made changes to their uniform policies as a result of our research work which was undertaken in partnership with Morecambe Bay Foodbank.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2024

3 Objectives and activities (continued)

We have increased the numbers of clients coming to us for help in recent months and are able to help more residents than ever before. We intend to embed our new partnership way of working in the coming year and to apply for further funding to allow our brilliant teams to keep helping as many residents as possible.

To maintain operational integrity, day-to-day operating procedures, practices, protocols & documentation, have been standardised and harmonised across all our work. The organisation conforms with the Citizens Advice National Membership Scheme, as well as the Advice Quality Standard in advice and in casework and the Specialist Quality Mark Scheme where required. We are regulated by the Financial Conduct Authority and we hold the Specialist Quality Mark.

The organisation achieved the highest rating under Citizens Advice Leadership and Management audit in 2022. The organisation's quality of advice achieved the highest RAYG rating over the last 3 years.

Our Business/Strategic Planning includes: risk analysis, financial procedures, training and funding strategy, Research and Campaigns and is regularly reviewed by the Trustee Board.

The Trustees of Citizens Advice North Lancashire believe they have complied with the duty in Section 4 of the Charities Act 2006, to have due regard to the public benefit guidance published by the Charity Commission. The Trustees have also confirmed that the major risks to the charity are regularly reviewed, and systems and procedures are in place to mitigate those risks.

4 Achievements and performance

In 2023-4 we helped 7,578 people with 28,348 issues, generating a total of £14,939,070 for our local economy.

Our clients are mostly women (59%) and mostly people of working age. Our clients are mostly sick or disabled (64%) and are mostly white British.

The top issues that we helped with in 2023/4 were Benefits, Charitable Support and Foodbanks, Debt, Utilities and Communications, Housing, Relationship and Family problems, Legal problems and Employment issues.

We work across all wards in our District but the highest number of clients come from the 5 most deprived wards:

- Harbour (now West End)
- Westgate
- Skerton West (now Scale Hall)
- Poulton
- Skerton East (now Skerton)

What is the impact of our work?

We can measure the impact of our work in various ways.

Firstly, we can measure direct financial impact, which shows that in 2023/4 we generated an amazing **£14,939,070** for our local economy in maximised incomes, reduced debts, debts written off, back payments claimed, appeals supported and challenges given to statutory agencies such as the DWP. We also prevented homelessness which costs our local authority a huge amount of money. Most importantly, these increased amounts of money help people to cope, makes them feel better, prevents foodbank use and otherwise prevents destitution.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2024

4 Achievements and performance (continued)

What is our value to society?

Citizens Advice nationally analyses our cases each year and calculates the value of our work to our community in a number of ways. In 2023/4 the figures are as follows:

- Citizens Advice nationally analyses our cases each year and calculates the value of our work to the community. The total public value of our work in 2023/4 was calculated to be £20,087,216
- Our expenditure for 2023/4 was £979k meaning that the average cost of seeing a client was £129.18
- Each client appointment generated an average of £1,971.37 per client, per year, in maximised incomes

5 Financial review

Total income for the year was £875,450 (2023: £771,206), and the deficit for the year was £103,632. This deficit arose due to planned expenditure from restricted reserves together with a one-off restructuring charge.

The Trustee Board has agreed an unrestricted reserves policy equal to 3 months operating costs which would enable the Charity to maintain a sufficient level of reserves to enable funding of its normal programme of services to clients on a steady-state basis. This would also facilitate an orderly wind-down process in the event such was required.

The Trustees have considered the risks in respect of normal operating expenditure, redundancy costs, and restricted and unrestricted income. Citizens Advice North Lancashire enjoys resilient income streams from multiple, reliable sources and the Trustees believe that the policy of 3 months running costs is sufficient.

At 31st March 2024, unrestricted reserves stood at £334,987 (2023: £375,350) and restricted reserves were £28,849 (2023: £92,118). The Trustees will continue to strive to manage the Organisation's finances so that an adequate level of reserves can be maintained, in compliance with the reserves policy. Total free reserves after deduction of fixed assets are £293,952 (2023: £327,498).

The Trustees in particular wish to thank and acknowledge Lancaster City Council's support for the work of the charity both through its core grant but also through the partnership work we do to administer the Household Support Fund which has been hugely positive.

The Trustees also wish to thank the following organisations for their support of the following projects:

- The Trussell Trust
- Morecambe Bay Foodbank
- Money Advice Service Debt Advice Project (MAS DAP - now known as the Money Advice and Pensions Service) - Debt
- The Henry Smith Charity - Welfare Benefits
- Awards for All from the National Lottery who have enabled us to renovate our building
- The Guardian Newspaper
- Macmillan
- Cadent
- Bay Medical Group
- The Walney Extension Fund
- The National Lottery Community Fund - Advice Matters in the community.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2024

6 Plans for the future

Citizens Advice North Lancashire intends to continue the activities outlined above, subject to continued funding and to be proactive at taking opportunities for income generation opportunities, especially in the Health arena.

We remain alert to the crisis in the cost of living in the context of continued high inflation, and the need to make the services provided more accessible and to ensure we have the right people in the right places to develop and grow our service.

The Trustee Board will continue to review its own internal operating policies, practices & expenses, in order to optimise the range & scope of client services. This will include the consideration of the means & available hours for client access, publicity & promotion of the work of the charity and the potential for securing new sources of funding for new services. Recruitment & training of volunteers will remain a priority, with new roles identified to meet client needs and implement our strategic planning, together with continued training & personal development, where appropriate, of paid and unpaid staff.

Further opportunities will be sought for funding and developing collaborative arrangements to serve the local community, through local government departments and with other charitable & support agencies.

7 Statement of Trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations. The trustees have taken advantage of the small companies' exemption in the Companies Act 2006.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). 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 charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

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

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2024

7 Statement of Trustees' responsibilities (continued)

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the 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.

On behalf of the board of trustees (who are also directors under company law)

Dr. Alan Hatton-Yeo MBE

.....
Dr. Alan Hatton Yeo - MBE
Chair of Trustees

3 September 2024
.....

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NORTH LANCASHIRE CITIZENS ADVICE BUREAU

FOR THE YEAR ENDED 31 MARCH 2024

I report on the accounts of the charitable company for the year ended 31 March 2024 which are set out on pages 10 to 24.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company'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 the charitable company's 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 Institute of Chartered Accountants England & Wales (ICAEW), which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

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.



Jack Steer ACA
Independent Examiner
MHA
14 Mannin Way
Lancaster Business Park
Lancaster
LA1 3SW

3 September 2024
.....

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations and legacies	3	4,505	-	4,505	3,350
Charitable activities	4	352,881	507,146	860,027	763,283
Investments	5	10,526	-	10,526	3,761
Other income	6	392	-	392	812
Total		368,304	507,146	875,450	771,206
Expenditure on:					
Charitable activities	7	408,404	570,678	979,082	695,994
Total		408,404	570,678	979,082	695,994
Net income/(expenditure)		(40,100)	(63,532)	(103,632)	75,212
Transfers between funds	23	(263)	263	-	-
Net movement in funds		(40,363)	(63,269)	(103,632)	75,212
Reconciliation of funds:					
Total funds brought forward		375,350	92,118	467,468	392,256
Total funds carried forward	17	334,987	28,849	363,836	467,468

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 13 to 24 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2024

		2024		2023
		£	£	£
Fixed assets				
Tangible assets	12		41,035	47,852
Current assets				
Debtors	13	135,598		133,520
Cash at bank and in hand		469,499		429,330
		<u>605,097</u>		<u>562,850</u>
Creditors: amounts falling due within one year	14	<u>(282,296)</u>		<u>(143,234)</u>
Net current assets			<u>322,801</u>	419,616
Total assets less current liabilities			<u>363,836</u>	467,468
Net assets			<u>363,836</u>	467,468
Funds:				
Unrestricted funds		334,987		375,350
Restricted income funds		28,849		92,118
Total funds	17		<u>363,836</u>	<u>467,468</u>

For the year ended 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' 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 trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts were approved by the members of the committee and authorised for issue on the 3 September 2024 and are signed on their behalf by:

Dr. Alan Hatton-Yeo MBE

Dr. Alan Hatton Yeo - MBE

Chair of Trustees

Company Registration Number: 07298912

The notes on pages 13 to 24 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2024

	2024 Total £	2023 Total £
Cash generated in operating activities	54,289	(60,524)
Cashflows from investing activities		
Investment income	(10,526)	(3,761)
Purchase of tangible fixed assets	(3,594)	(25,627)
	<hr/>	<hr/>
Cash provided by investing activities	40,169	(89,912)
	<hr/>	<hr/>
Increase in cash and cash equivalents in the year	40,169	(89,912)
Cash and cash equivalents brought forward	429,330	519,242
	<hr/>	<hr/>
Cash and cash equivalents carried forward	469,499	429,330
	<hr/> <hr/>	<hr/> <hr/>
Reconciliation of net movement in funds to net cashflow from operating activities		
Net movement in funds	(103,632)	75,212
Investment income received	10,526	3,761
Depreciation	10,411	5,715
Increase in debtors	(2,078)	(91,461)
(Decrease)/increase in creditors	139,062	(53,751)
	<hr/>	<hr/>
Net cash generated in operating activities	54,289	(60,524)
	<hr/> <hr/>	<hr/> <hr/>
Components of cash and cash equivalents		
Cash at bank and in hand	469,499	429,330
	<hr/>	<hr/>
	469,499	429,330
	<hr/> <hr/>	<hr/> <hr/>

The notes on pages 13 to 24 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Legal form

The charity constitutes a limited company, limited by guarantee as defined by the Companies Act 2006, incorporated in England and Wales. The address of the charity, the nature of its operations and its principal activities are all detailed in the Trustees' report and charity administrative details pages in these financial statements.

Basis of accounting

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with the accounting policies set out in note to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements have been prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

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

Preparation of the accounts on a going concern basis

The trustees consider the charity to have a sufficient level of working capital to see it through the upcoming months and there is reasonable expectation that the charity has adequate resources to continue operations for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Taxation

The charity is recognised by HMRC as a UK Charity and is entitled to exemptions from corporation tax.

Income

Donations are included as they are receivable by the charity, except insofar as they are incapable of financial measurement.

Grants received to finance the activities of the bureau are credited to the SOFA in the period to which they relate. Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

No income is shown net of expenditure.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost in "other costs" within charitable activities expenditure.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (continued)

Support costs are those which assist the work of the charity but do not directly represent charitable activities and include office costs and governance costs. They are incurred directly to support the objectives of the charity. Where costs cannot be directly attributed to a particular heading, they have been allocated on a basis consistent with the use of the resources.

Tangible fixed assets

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold buildings	-	4% straight line on original cost value
Equipment	-	25% straight line on original cost value
Fixtures and fittings	-	25% straight line on original cost value

Freehold land is not depreciated.

Debtors and creditors

Debtors and creditors with no stated interest rate and receivable and payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Cash and cash equivalents

Cash represents cash held on call at banks and cash held in hand.

Pensions

The charity operates a defined contribution pension scheme for all of its employees. Contributions paid are charged to the SOFA in the period to which they relate.

Accumulated funds

Unrestricted funds - these are available for use at the discretion of the trustees in furtherance of the general activities of the charity

Restricted funds - these are subjected to restrictions on their expenditure imposed by the donor. The restricted fixed asset fund represents assets purchased from specific grants and funds future depreciation of those assets.

Designated funds - these are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments but does not currently hold any instruments that are classified as "other" in these financial statements. Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to contractual provisions of the instrument.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method. Financial assets classified as receivable within one year are not amortised.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (continued)

Impairment of financial assets

Financial assets are assessed for indicators of impairment at each reporting end date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. The impairment loss is recognised in the statement of financial activities.

De-recognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity.

Classification of financial liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into.

Basic financial liabilities

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

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

2 Judgements and key sources of estimation uncertainty

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

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

There have been no significant judgements, except for those involving estimates, made in the process of applying the above accounting policies.

There are no other key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

3 Income from donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Donations and gifts	4,505	-	4,505	3,350
	4,505	-	4,505	3,350

Income from donations and legacies included £nil in restricted funds and £3,350 in unrestricted funds in the prior year.

4 Income from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Legal Aid Agency	16,106	-	16,106	39,353
Lancaster City Council	236,253	-	236,253	267,500
Face to Face Debt Advice	-	94,478	94,478	96,899
Household support fund	53,522	-	53,522	-
Big Lottery Community Fund	-	116,271	116,271	115,887
LIP Access to Justice Foundation	-	-	-	12,894
Morecambe Bay foodbank	-	37,500	37,500	-
Trussel Foodbank	-	45,000	45,000	-
Cadent	-	40,685	40,685	-
Citizens Representative	-	26,250	26,250	34,540
Social Welfare Homelessness CW	-	-	-	49,745
Social Welfare CW/ Mentor	47,000	-	47,000	49,000
Social Welfare Hardship	-	-	-	77,450
Bay EHC Project	-	19,214	19,214	5,343
Community Justice Fund	-	27,374	27,374	14,672
McMillan	-	5,482	5,482	-
Mental health	-	8,415	8,415	-
Energy Redress	-	7,263	7,263	-
Food justice	-	41,138	41,138	-
Guardian	-	38,076	38,076	-
	352,881	507,146	860,027	763,283

Income from charitable activities included £265,563 in restricted funds and £497,720 in unrestricted funds in the prior year.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

5 Income from investments

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Interest receivable	10,526	-	10,526	3,761
	10,526	-	10,526	3,761

All income from investments was unrestricted in the prior year.

6 Other income

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Other income	392	-	392	812
	392	-	392	812

All other income was unrestricted in the prior year.

7 Costs of charitable activities

Activity	Activities directly undertaken (advice & support) £	Total 2024 £	Total 2023 £
Staff costs	703,627	703,627	488,392
Other staff and volunteer costs	14,833	14,833	8,257
Office costs	21,088	21,088	20,864
Premises costs	768	768	521
Other costs	4,708	4,708	24,423
Disbursements	4,469	4,469	4,534
Depreciation	10,411	10,411	5,714
Support Costs (note 8)	219,178	219,178	143,289
	979,082	979,082	695,994

Of the expenditure above, £570,678 (2023: £295,931) related to restricted income funds, and £408,404 (2023: £400,063) related to unrestricted income funds.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

8 Support costs

	Total 2024 £	Total 2023 £
Office support costs	52,341	50,819
Premises costs	37,540	33,538
Other costs	13,226	138
Legal costs	-	2,651
Support staff costs	113,166	51,592
Independent examination	2,820	1,298
Other staff costs	-	3,253
Trustees expenses	85	-
	219,178	143,289

9 Net income/(expenditure)

	2024 £	2023 £
Net income/expenditure is stated after charging/(crediting):		
Depreciation	10,411	5,715
Independent examiner's remuneration: - independent examination fee	2,820	1,298

10 Analysis of staff costs, trustee remuneration and expenses and the cost of key management personnel

	2024 £	2023 £
Wages and salaries	742,896	497,483
Social security costs	58,086	32,158
Other pension costs	15,811	10,343
	816,793	539,984

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

11 Analysis of staff costs, trustee remuneration and expenses and the cost of key management personnel (continued)

Particulars of employees:

The average number of employees during the year was as follows:

	2024 No	2023 No
Number of staff (headcount)	34	27

We are required by statute to disclose any employees remunerated more than £60,000 in the year. No such salaries were paid in either the current or prior year.

The charity trustees were not paid and did not receive any other benefits from employment with the charity in the year (2023: £nil). £85 expenses were repaid to two Trustees in the current year (2023: £nil).

Key management personnel at the charity received aggregate remuneration in the year of £110,514 (2023: £98,671) which includes social security costs and pension contributions.

Redundancy payments of £27,000 were paid by the Charity during the financial year.

12 Tangible fixed assets

	Land and buildings £	Equipment £	Fixtures & fittings £	Totals £
Cost				
At 1 April 2023	71,984	68,854	29,031	169,869
Additions	-	3,594	-	3,594
Disposals	-	-	-	-
At 31 March 2024	71,984	72,448	29,031	173,463
Depreciation				
At 1 April 2023	48,048	62,057	11,912	122,017
Charge for the year	4,004	1,866	4,541	10,411
Eliminated on disposals	-	-	-	-
At 31 March 2024	52,052	63,923	16,453	132,428
Net book value				
At 31 March 2024	19,932	8,525	12,578	41,035
At 1 April 2023	23,936	6,797	17,119	47,852

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

13 Debtors: Amounts falling due within one year

	2024 £	2023 £
Other debtors	119,009	132,181
Prepayments	16,589	1,339
	<u>135,598</u>	<u>133,520</u>

14 Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	7,053	5,590
Taxes and social security costs	13,652	11,474
Other creditors	246,680	109,865
Accruals	14,911	16,305
	<u>282,296</u>	<u>143,234</u>

Included with other creditors is grant income received in advance of £227,478 (2023: £92,000).

15 Pension costs

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in independently administered funds. The pension cost charge represents contributions payable by the charity to the fund.

	2024 £	2023 £
Contributions payable by the charity for the year	15,811	10,343
	<u>15,811</u>	<u>10,343</u>

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

16 Commitments under operating leases

As at 31 March 2024 the charity was committed to making the following payments under non-cancellable operating leases:

	2024 Other items £	2023 Other items £
Within 1 year	5,098	5,098
Within 2 to 5 years	5,522	10,620
After more than 5 years	-	-
	10,620	15,718

17 Analysis of charitable funds: current year

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Unrestricted funds					
General fund	375,350	368,304	(408,404)	(25,263)	309,987
Designated fund	-	-	-	25,000	25,000
	375,350	368,304	(408,404)	(263)	334,987
Restricted funds					
Face to Face	(743)	94,478	(93,575)	-	160
Community Fund	23,304	116,271	(122,899)	-	16,676
The Henry Smith Charity	47,469	-	(43,400)	-	4,069
Awards for All	5,309	-	(5,309)	-	-
Citizens Representative	13,417	26,250	(39,667)	-	-
Foodbank Caseworker (MbayFB)	(246)	37,500	(37,254)	-	-
Foodbank Caseworker (Trussell)	(246)	45,000	(45,017)	263	-
Cadent Caseworker	(246)	40,685	(40,439)	-	-
McMillan Caseworker	(246)	27,374	(27,128)	-	-
Bay EHC Project	4,346	19,214	(22,524)	-	1,036
Mental Health	-	5,482	(5,482)	-	-
Energy Redress	-	8,415	(5,813)	-	2,602
Food justice	-	7,263	(7,263)	-	-
Guardian	-	41,138	(36,832)	-	4,306
Cost of living	-	38,076	(38,076)	-	-
	92,118	507,146	(570,678)	263	28,849
Total funds	467,468	875,450	(979,082)	-	363,836

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

17 Analysis of charitable funds: current year (continued)

Restricted funds are analysed as follows:

Face to face debt advice – a restricted fund for the provision of debt advice to the local community. This fund was overspent in the year and is sat in deficit. Further income is expected in 2023/24 for this fund.

Community Fund – National Lottery funding to adapt, extend and expand the work of Citizens Advice North Lancashire in community settings that reach the most vulnerable members of the communities we serve.

The Henry Smith Charity – grant funding to provide specialist advice on Welfare Benefits.

Awards for All – grant funding for improvements to the office including painting, carpets and furniture.

Citizens Representative – to pilot new Citizen's Representative role, which is to prevent poverty of people with complex needs.

Foodbank Caseworker (MBayFB) – Morecambe Bay Foodbank provided a grant to help support people in need of using foodbanks by providing financial and other advice to help reduce foodbank use in the longer term.

Foodbank Caseworker (Trussell) – Trussell Foodbank provided a grant to help identify families in danger of needing to use foodbanks in the near future by working in partnership with schools and foodbanks.

Cadent caseworker – a grant to enable specific advice on all energy related matters.

McMillan Caseworker – a grant to provide financial and other advice to people with cancer and other related illnesses.

Bay EHC Project - Morecambe Bay Education Health and Care grant to provide a more intensive level of support for more vulnerable clients.

Mental health - a one year project funded by the NHS to receive referrals from NHS services and from partners in the community to provide advice to assist people with mental health problems, working one-on-one with them to ensure advice, on-going support and advocacy.

Energy Redress - a two year project to deliver an independent energy advice service, focussing on the most vulnerable households. Our advice includes issues with energy debt, problems with suppliers and the management of pre-payment meters.

Food justice - working in partnership with local organisations dealing with food and wider support including Food Clubs, Foodbanks the NHS and the District Council.

Guardian - a one year project to increase capacity for service delivery to support clients in deprived areas in innovative ways through the cost of living crisis.

Cost of living - a short-term project to help clients through the cost of living crisis by providing additional face to face advice to individuals with disabilities, digital literacy or language issues and internet connectivity problems.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

18 Analysis of charitable funds: prior year

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Unrestricted funds					
General fund	270,462	505,643	(400,063)	(692)	375,350
	270,462	505,643	(400,063)	(692)	375,350
Restricted funds					
Face to Face	-	96,899	(97,642)	-	(743)
Community Fund	19,135	115,887	(111,718)	-	23,304
LIP Access to Justice Foundation	6,596	12,894	(20,182)	692	-
The Henry Smith Charity	67,773	-	(20,304)	-	47,469
Awards for All	9,500	-	(4,191)	-	5,309
Citizens Representative	18,790	34,540	(39,913)	-	13,417
Foodbank Caseworker (MbayFB)	-	-	(246)	-	(246)
Foodbank Caseworker (Trussell)	-	-	(246)	-	(246)
Cadent Caseworker	-	-	(246)	-	(246)
McMillan Caseworker	-	-	(246)	-	(246)
Bay EHC Project	-	5,343	(997)	-	4,346
	121,794	265,563	(295,931)	692	92,118
Total funds	392,256	771,206	(695,994)	-	467,468

Details of funds still in place are included in note 17 of the financial statements.

19 Analysis of net assets by funds: current year

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 March 2024 are represented by:			
Tangible fixed assets	41,035	-	41,035
Current assets	576,248	28,849	605,097
Creditors: amounts falling due within one year	(282,296)	-	(282,296)
	334,987	28,849	363,836

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

20 Analysis of net assets by funds: prior year

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 March 2023 are represented by:			
Tangible fixed assets	47,852	-	47,852
Current assets	470,732	92,118	562,850
Creditors: amounts falling due within one year	(143,234)	-	(143,234)
Creditors: amounts falling due in more then one year	-	-	-
	<hr/>	<hr/>	<hr/>
	375,350	92,118	467,468
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

21 Related party transactions

There are no related party transactions that require disclosure in the current or prior period beyond the Trustee expenses detailed in note 11.

There is no ultimate controlling party in the current or prior period.

22 Contingent liability

During 2022, the Charity vacated a rented premises and subsequently had an initial demand for dilapidation costs of approximately £50,000. This initial demand is currently subject to negotiation by the Charity with the connected parties, and positive dialogue is being pursued to arrive at a reasonable conclusion. On this basis, the Charity has not recognised any liability for such costs in these financial statements.

23 Fund transfers

A transfer to unrestricted funds of £263 was made from Foodbank Caseworker (Trussell). During the prior year a transfer from unrestricted funds of £692 was made to cover the overspend on the LIP Access to Justice Foundation fund which ceased at the year end.

24 Company limited by guarantee

Every member guarantees, in the event of the charitable company being wound up, while he, she or it remains a member, or within 12 months of he, she or it ceasing to be a member, to contribute £1 towards the costs of dissolution and the liabilities incurred by the charity while the contributor was a member.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1137309

Accounts

Company registration No. 07298912 (England & Wales)

Charity No. 1137309

North Lancashire Citizens Advice Bureau

Trustees' Report and Unaudited Financial
Statements

For The Year Ended
31 March 2023



NORTH LANCASHIRE CITIZENS ADVICE BUREAU

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NORTH LANCASHIRE CITIZENS ADVICE BUREAU

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 MARCH 2023

Registered charity name	North Lancashire Citizens Advice Bureau (known as Citizens Advice North Lancashire)
Charity registration number	1137309
Company registration number	07298912
Registered office	Oban House 87-89 Queen Street Morecambe Lancashire LA4 5EN
The Trustees	J Ashworth P Gardner (resigned 17 May 2022) D Whitaker R Tulej (Vice-Chair) M Smyth (resigned 5 September 2023) A Hatton-Yeo (Chair) D Bunting (resigned 17 May 2022) C Hanna (Treasurer) C Hartley (resigned 30 May 2023) R Jones (resigned 30 May 2023) T Dant R Simmons (appointed 5 September 2023) L Cookson-Rabouhi (appointed 5 September 2023) L Denison (appointed 5 September 2023)
Chief Officer	J Young (from September 2023) H Greatorex (until September 2023)
Independent Examiner	MHA Moore and Smalley Chartered Accountants Priory Close St Mary's Gate Lancaster Lancashire LA1 1XB

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2023

The Board of Trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the unaudited financial statements for the year ending 31 March 2023, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

1 Structure

North Lancashire Citizens Advice Bureau (operating as Citizens Advice North Lancashire) was incorporated on 29 June 2010 as a company limited by guarantee. The company registration number is 07298912. The charity is governed by a Memorandum & Articles of Association, dated March 10th 2020. The charity registration number is 1137309.

The administrative details of the charity are set out on page 1 of the accounts including the charity's principal office. The trustees, who are also the directors for the purpose of company law, and who served during the year were:

J Ashworth	
P Gardner	(resigned 17 May 2022)
D Whitaker	
R Tulej (Vice-Chair)	
M Smyth	(resigned 5 September 2023)
A Hatton-Yeo (Chair)	
D Bunting	(resigned 17 May 2022)
C Hanna (Treasurer)	
C Hartley	(resigned 30 May 2023)
R Jones	(resigned 30 May 2023)
T Dant	
R Simmons	(appointed 5 September 2023)
L Cookson-Rabouhi	(appointed 5 September 2023)
L Denison	(appointed 5 September 2023)

The number of Trustees is governed by the Articles of Association and is fixed at a maximum of 15. The present establishment is 7.

Members of management & staff and volunteer representatives may be appointed by Trustees to serve on the Board but have no voting rights. Potential Trustee Board members are provided with an information-pack, asked to complete an application form and are interviewed by the Board Chair or Vice Chair & at least one other Trustee, before membership to the Trustee Board is proposed. The prospective Trustee will be invited to visit organisation locations.

An appropriate process of induction will be undertaken governed by the new Trustee's relative experience and knowledge of Citizens Advice activities. The new Trustee will also complete and sign a confidentiality agreement, declaration of interest, a skills assessment and code of conduct. An information assurance online assessment must be completed, and certificate provided. Health and safety policy and equality and diversity policy will be discussed and agreed.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2023

2 Governance and Management

The Charity is governed by its Trustee Board which meets bi-monthly. Certain work is delegated to two sub-committees who also meet bi-monthly, as follows:

- a **Finance:** Oversee the financial leadership of the charity, on behalf of the Board of Trustees, to ensure its short and long-term viability. Assist the Chair, Trustees and the Chief Executive in ensuring that the Board fulfils its duties and responsibilities for the proper financial governance of the Charity.
- b **Strategy:** Is responsible for ensuring the policies and membership standards are implemented and overseeing the production of the Strategic and Business plans.

Each Group comprises Trustees, management & staff and reports to the Trustee Board who will have final say on decision making. Trustees are responsible for determining key management personnel remuneration.

Citizens Advice North Lancashire is a member of Citizens Advice for which we pay an annual affiliation membership fee. Membership provides a framework for standards of advice & casework management, governance, strategic planning, risk, financial, people, operational performance, management, partnership working and Research and Campaigns.

Operating policies are independently determined by the Trustees of Citizens Advice North Lancashire annually in order to fulfil its charitable objects and to comply with the national Citizens Advice membership rules.

The charity also co-operates & liaises with a number of other charitable bodies & statutory agencies on behalf of clients. Where one of the Trustees holds the position of trustee/director of another charity they are required to declare it, may take part in discussions regarding that other charity, but not in the ultimate decision-making process.

The Trustee Board is sensitive to potential risks to which the charity may be exposed. Each sub-Group is charged with putting in place processes & systems to mitigate those risks and the Trustee Board will regularly review appropriate risk management arrangements.

Day to day, management of the Charity's affairs are given over to the Senior Management Team, made up from the CEO, the Advice Services Director, Service Development Director and Finance Manager who in turn report to the Board.

3 Objectives and activities

The charity's objectives are to promote any charitable purpose for the benefit of the community in North Lancashire, by the advancement of education, the protection & preservation of health and the relief of poverty, sickness & distress.

To further this purpose, the organisation has offices in Morecambe and Lancaster and in a number of out-reach locations for the provision of advice & guidance to people faced with problems in relation to social welfare law.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2023

3 Objectives and activities

The aims of the Citizens Advice North Lancashire service are:

- to provide the advice that people need for the problems they face
- provide greater access to free confidential, impartial advice for everyone wherever they are.
- maximise use of resources
- reduce delays in provision of service
- empower clients to help themselves
- extend service throughout the district through partnerships and outreach and through digital means
- address the wider determinants of health
- to improve unfair policies & practices that affect people's lives.

Citizens Advice North Lancashire is a member of 'Citizens Advice', a network of independent English and Welsh charities that helps people resolve their debt, welfare benefits, housing, employment, legal & other problems, by providing information & advice and by influencing policymakers. It works entirely in the public interest.

The advice provided by the Citizens Advice North Lancashire service is free, independent, confidential & impartial, available to everyone, regardless of race, gender, disability, sexual orientation, religion, age, or nationality.

2022/23

This year has seen the implementation of our new strategic plan. The key objectives of the plan were as follows:

- We will ensure that our advice services are accessible to all.
- We will focus on advice and wellbeing, to ensure positive impacts for clients.
- We will value and build on our partnership working across the District.
- We will value, support and develop our staff, making CANL a great place to work.
- We will value, train and celebrate our volunteers who support and enhance our service.
- Our Research and Campaigns will have impact locally, regionally and nationally.

During 2022/3 we have secured new funding to allow us to work more closely in partnership with other organisations including Morecambe Bay Foodbank, The Trussell Trust, Lancaster City Council, The NHS (locally via the Bay Medical Group), MacMillan and Cadent. We administer the Household Support Fund in partnership with Lancaster City Council.

We have worked hard to improve access to our service by diversifying the ways in which people can refer, contact us and receive advice including in person, over the phone, by email and via home visits and drop-in locations across the District.

We have focused on improving the employment offer, providing enhanced holidays and sick pay and looking at remuneration to retain staff. We have renovated our spaces, opening a new office in Lancaster and we have undertaken building work at Morecambe to create a better reception area and have repainted and redecorated the interior.

Our volunteer coordinator has had a significant impact, allowing us to welcome new volunteers to CANL to support our service, as we, like many charities, lost many older volunteers due to the pandemic.

Our Research and Campaigns have focused on the Cost of Living, the inadequacy of some benefits and the costs of School Uniform. We know that many of these campaigns have had impact, including references to our work made within Parliament and at the DWP select committee. Some local schools have made changes to their uniform policies as a result of our research work which was undertaken in partnership with Morecambe Bay Foodbank.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2023

3 Objectives and activities (continued)

We have increased the numbers of clients coming to us for help in recent months and are able to help more residents than ever before. We intend to embed our new partnership way of working in the coming year and to apply for further funding to allow our brilliant teams to keep helping as many residents as possible.

To maintain operational integrity, day-to-day operating procedures, practices, protocols & documentation, have been standardised and harmonised across all our work. The organisation conforms with the Citizens Advice National Membership Scheme, as well as the Advice Quality Standard in advice and in casework and the Specialist Quality Mark Scheme where required. We are regulated by the Financial Conduct Authority and we hold the Specialist Quality Mark.

The organisation achieved the highest rating under Citizens Advice Leadership and Management audit in 2022. The organisation's quality of advice achieved the highest RAYG rating over the last 3 years.

Our Business/Strategic Planning includes: risk analysis, financial procedures, training and funding strategy, Research and Campaigns and is regularly reviewed by the Trustee Board.

The Trustees of Citizens Advice North Lancashire believe they have complied with the duty in Section 4 of the Charities Act 2006, to have due regard to the public benefit guidance published by the Charity Commission. The Trustees have also confirmed that the major risks to the charity are regularly reviewed, and systems and procedures are in place to mitigate those risks.

4 Achievements and performance

In 2022-3 we helped 6,163 people with 25,277 issues, generating a total of £7,804,960 for our local economy. Our clients are mostly women (60%) and mostly people of working age. Our clients are mostly sick or disabled (63%) and are mostly white British.

The top issues that we helped with in 2022/3 were Benefits, Charitable Support and Foodbanks, Debt, Utilities and Communications, Housing, Relationship and Family problems, Legal problems and Employment issues.

We work across all wards in our District but the highest number of clients come from the 5 most deprived wards:

- Harbour
- Westgate
- Skerton West
- Poulton
- Skerton East

What is the impact of our work?

We can measure the impact of our work in various ways.

Firstly, we can measure direct financial impact, which shows that in 2022/3 we generated an amazing **£7,804,960** for our local economy in maximised incomes, reduced debts, debts written off, back payments claimed, appeals supported and challenges given to statutory agencies such as the DWP. We also prevented homelessness which costs our local authority a huge amount of money. Most importantly, these increased amounts of money help people to cope, makes them feel better, prevents foodbank use and otherwise prevents destitution.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2023

4 Achievements and performance (continued)

What is our value to society?

Citizens Advice nationally analyses our cases each year and calculates the value of our work to our community in a number of ways. In 2022/3 the figures are as follows:

- For every £1 invested in our service, we generate **£3.59** in fiscal value.
- For every £1 invested in our service, we generate **£23.78** in public value.
- For every £1 invested in our service, we generate **£12.30** in value to the people we help.
- The total public value of our service in 2022/3 is calculated to be **£16,330,067**.
- Our work in 2022/3 saved the NHS **£377,831** by reducing mental health and GP services and by keeping people in work.
- Our work in 2022/3 saved the DWP **£1,042,424** by helping people to stay in work.
- Our work in 2022/3 directly saved our local authority **£281,044** by preventing homelessness and evictions and rescheduled council tax payments.
- Our work in 2022/3 provided **£11,808,847** in the public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning).
- The public value of our volunteering in 2022/3 was **£270,676**.

5 Financial review

Total income for the year was £771,206 (2022: £679,250), of which, £265,563 (2022: £353,318) related to project-specific activities. A surplus was generated in the year of £75,212 (2022: Deficit £10,288).

The Trustee Board has agreed an unrestricted reserves policy equal to 3 months operating costs which would enable the Charity to maintain a sufficient level of reserves to enable funding of its normal programme of services to clients on a steady-state basis. This would also facilitate an orderly wind-down process in the event such was required.

The Trustees have considered the risks in respect of normal operating expenditure, redundancy costs, and restricted and unrestricted income. Citizens Advice North Lancashire enjoys resilient income streams from multiple, reliable sources and the Trustees believe that the policy of 3 months running costs is sufficient.

At 31st March 2023, unrestricted reserves stood at £375,350 (2022: £270,462) and restricted reserves were £92,118 (2022: £121,794). The Trustees will continue to strive to manage the Organisation's finances so that an adequate level of reserves can be maintained, in compliance with the reserves policy. Total free reserves after deduction of fixed assets are £327,498 (2022: £242,522).

The Trustees in particular wish to thank and acknowledge Lancaster City Council's support for the work of the charity.

The Trustees also wish to thank the following organisations for their support of the following projects:

- Legal Aid Agency - Housing
- Money Advice Service Debt Advice Project (MAS DAP - now known as the Money Advice and Pensions Service) - Debt
- The Henry Smith Charity - Welfare Benefits
- Citizens Representative - funded to provide in depth support and advocacy to those with enduring and serious mental illness and other disability.
- Access to Justice Foundation (Litigants in Person - Employment Law)
- Community Fund - Advice Matters in the community.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2023

6 Plans for the future

Citizens Advice North Lancashire intends to continue the activities outlined above, subject to continued funding and to be proactive at taking opportunities for income generation opportunities.

We remain alert to the crisis in the cost of living in the context of continued high inflation and increased mortgage rates for homeowners and the need to make the services provided more accessible and to ensure we have the right people in the right places to develop and grow our service.

The Trustee Board will continue to review its own internal operating policies, practices & expenses, in order to optimise the range & scope of client services. This will include the consideration of the means & available hours for client access, publicity & promotion of the work of the charity and the potential for securing new sources of funding for new services. Recruitment & training of volunteers will remain a priority, with new roles identified to meet client need and implement our strategic planning, together with continued training & personal development, where appropriate, of paid and unpaid staff.

Further opportunities will be sought for funding and developing collaborative arrangements to serve the local community, through local government departments and with other charitable & support agencies.

7 Statement of Trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations. The trustees have taken advantage of the small companies' exemption in the Companies Act 2006.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). 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 charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

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

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2023

7 Statement of Trustees' responsibilities (continued)

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the 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.

On behalf of the board of trustees (who are also directors under company law)



.....
Dr. Alan Hatton Yeo - MBE
Chair of Trustees

5th September 2023

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NORTH LANCASHIRE CITIZENS ADVICE BUREAU

FOR THE YEAR ENDED 31 MARCH 2023

I report on the accounts of the charitable company for the year ended 31 March 2023 which are set out on pages 10 to 24.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company'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 the charitable company's 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 Certified Chartered Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

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.



Richard Hall FCCA
MHA Moore and Smalley
Chartered Accountants
Priory Close
St Mary's Gate
Lancaster
LA1 1XB

8th September 2023

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds £	Restricted funds £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations and legacies	3	3,350	-	3,350	1,373
Charitable activities	4	497,720	265,563	763,283	673,515
Investments	5	3,761	-	3,761	368
Other income	6	812	-	812	3,994
Total		505,643	265,563	771,206	679,250
Expenditure on:					
Charitable activities	7	400,063	295,931	695,994	689,538
Total		400,063	295,931	695,994	689,538
Net income/(expenditure)		105,580	(30,368)	75,212	(10,288)
Transfers between funds		(692)	692	-	-
Net movement in funds		104,888	(29,676)	75,212	(10,288)
Reconciliation of funds:					
Total funds brought forward		270,462	121,794	392,256	402,544
Total funds carried forward	18	375,350	92,118	467,468	392,256

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 15 to 26 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2023

		2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	12		47,852		27,940
Current assets					
Debtors	13	133,520		42,059	
Cash at bank and in hand		429,330		519,242	
			562,850		561,301
Creditors: amounts falling due within one year	14	(143,234)		(137,472)	
Net current assets			419,616		423,829
Total assets less current liabilities			467,468		451,769
Creditors: amounts falling due after on year	15		-		(59,513)
Net assets			467,468		392,256
Funds:					
Unrestricted funds		375,350		270,462	
Restricted income funds		92,118		121,794	
Total funds	18	467,468		392,256	

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

Trustees' 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 trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts were approved by the members of the committee and authorised for issue on the 5th September 2023 and are signed on their behalf by:

Dr. Alan Hatton - Yeo

.....
Dr. Alan Hatton Yeo - MBE

Chair of Trustees

Company Registration Number: 07298912

The notes on pages 15 to 26 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2023

	2023 Total £	2022 Total £
Cash generated in operating activities	(60,524)	128,855
Cashflows from investing activities		
Investment income	(3,761)	(368)
Purchase of tangible fixed assets	(25,627)	-
Cash provided by investing activities	(89,912)	128,487
Increase in cash and cash equivalents in the year	(89,912)	128,487
Cash and cash equivalents brought forward	519,242	390,755
Cash and cash equivalents carried forward	429,330	519,242
Reconciliation of net movement in funds to net cashflow from operating activities		
Net movement in funds	75,212	(10,288)
Investment income received	3,761	368
Depreciation	5,715	13,096
Increase in debtors	(91,461)	(13,819)
(Decrease)/increase in creditors	(53,751)	139,498
Net cash generated in operating activities	(60,524)	128,855
Components of cash and cash equivalents		
Cash at bank and in hand	429,330	519,242
	429,330	519,242

The notes on pages 15 to 26 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Legal form

The charity constitutes a limited company, limited by guarantee as defined by the Companies Act 2006, incorporated in England and Wales. The address of the charity, the nature of its operations and its principal activities are all detailed in the Trustees' report and charity administrative details pages in these financial statements.

Basis of accounting

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with the accounting policies set out in note to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements have been prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

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

Preparation of the accounts on a going concern basis

The trustees consider the charity to have a sufficient level of working capital to see it through the upcoming months and there is reasonable expectation that the charity has adequate resources to continue operations for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Taxation

The charity is recognised by HMRC as a UK Charity and is entitled to exemptions from corporation tax.

Income

Donations are included as they are receivable by the charity, except insofar as they are incapable of financial measurement.

Grants received to finance the activities of the bureau are credited to the SOFA in the period to which they relate. Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

No income is shown net of expenditure.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost in "other costs" within charitable activities expenditure.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (continued)

Support costs are those which assist the work of the charity but do not directly represent charitable activities and include office costs and governance costs. They are incurred directly to support the objectives of the charity. Where costs cannot be directly attributed to a particular heading, they have been allocated on a basis consistent with the use of the resources.

Tangible fixed assets

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold buildings	-	4% straight line on original cost value
Equipment	-	25% straight line on original cost value
Fixtures and fittings	-	25% straight line on original cost value

Freehold land is not depreciated.

Debtors and creditors

Debtors and creditors with no stated interest rate and receivable and payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Cash and cash equivalents

Cash represents cash held on call at banks and cash held in hand.

Pensions

The charity operates a defined contribution pension scheme for all of its employees. Contributions paid are charged to the SOFA in the period to which they relate.

Accumulated funds

Unrestricted funds - these are available for use at the discretion of the trustees in furtherance of the general activities of the charity

Restricted funds - these are subjected to restrictions on their expenditure imposed by the donor. The restricted fixed asset fund represents assets purchased from specific grants and funds future depreciation of those assets.

Designated funds - these are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments but does not currently hold any instruments that are classified as "other" in these financial statements. Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to contractual provisions of the instrument.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method. Financial assets classified as receivable within one year are not amortised.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (continued)

Impairment of financial assets

Financial assets are assessed for indicators of impairment at each reporting end date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. The impairment loss is recognised in the statement of financial activities.

De-recognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity.

Classification of financial liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into.

Basic financial liabilities

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

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

2 Judgements and key sources of estimation uncertainty

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

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

There have been no significant judgements, except for those involving estimates, made in the process of applying the above accounting policies.

There are no other key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3 Income from donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Donations and gifts	3,350	-	3,350	1,373
	3,350	-	3,350	1,373

Income from donations and legacies included £508 in restricted funds and £865 in unrestricted funds in the prior year.

4 Income from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Legal Aid Agency	39,353	-	39,353	114,897
Lancaster City Council	267,500	-	267,500	205,300
Face to Face Debt Advice	-	96,899	96,899	113,948
The Henry Smith Charity	-	-	-	59,600
Big Lottery Community Fund	-	115,887	115,887	77,586
LIP Access to Justice Foundation	-	12,894	12,894	33,742
Citizens Advice "Help to Claim"	-	-	-	18,940
Awards for All	-	-	-	9,500
Citizens Representative	-	34,540	34,540	40,002
Social Welfare Homelessness CW	49,745	-	49,745	-
Social Welfare CW/ Mentor	49,000	-	49,000	-
Social Welfare Hardship	77,450	-	77,450	-
Bay EHC Project	-	5,343	5,343	-
Community Justice Fund	14,672	-	14,672	-
	497,720	265,563	763,283	673,515

Income from charitable activities included £353,318 in restricted funds and £320,197 in unrestricted funds in the prior year.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

5 Income from investments

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Interest receivable	3,761	-	3,761	368
	3,761	-	3,761	368

All income from investments was unrestricted in the prior year.

6 Other income

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Other income	812	-	812	3,994
	812	-	812	3,994

All other income was unrestricted in the prior year.

7 Costs of charitable activities

Activity	Activities directly undertaken (advice & support) £	Total 2023 £	Total 2022 £
Staff costs	488,392	488,392	514,792
Other staff and volunteer costs	8,257	8,257	5,083
Office costs	20,864	20,864	18,681
Premises costs	521	521	(3,644)
Other costs	24,423	24,423	10,965
Disbursements	4,534	4,534	5,593
Depreciation	5,714	5,714	9,093
Support Costs (note 8)	143,289	143,289	128,975
	695,994	695,994	689,538

Of the expenditure above, £295,931 (2022: £308,399) related to restricted income funds, and £400,063 (2022: £381,139) related to unrestricted income funds.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

8 Support costs

	Total 2023 £	Total 2022 £
Office support costs	50,819	44,849
Premises costs	33,538	26,390
Other costs	138	200
Legal costs	2,651	2,686
Support staff costs	51,592	49,035
Independent examination	1,298	2,400
Other staff costs	3,253	3,252
Trustees expenses	-	163
	143,289	128,975

9 Net income/(expenditure)

	2023 £	2022 £
Net income/expenditure is stated after charging/(crediting):		
Depreciation	5,715	13,096
Independent examiner's remuneration: - independent examination fee	1,298	2,340

10 Analysis of staff costs, trustee remuneration and expenses and the cost of key management personnel

	2023 £	2022 £
Wages and salaries	497,483	523,388
Social security costs	32,158	30,661
Other pension costs	10,343	9,778
	539,984	563,827

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

11 Analysis of staff costs, trustee remuneration and expenses and the cost of key management personnel (continued)

Particulars of employees:

The average number of employees during the year was as follows:

	2023 No	2022 No
Number of staff (full-time equivalents)	27	30

We are required by statute to disclose any employees remunerated more than £60,000 in the year. No such salaries were paid in either the current or prior year.

The charity trustees were not paid and did not receive any other benefits from employment with the charity in the year (2022: £nil). No expenses were paid to Trustees in the current year (2022: £163).

Key management personnel at the charity received aggregate remuneration in the year of £79,664 (2022: £60,370) which includes social security costs and pension contributions.

Redundancy payments were paid in the period totalling £nil (2022: £27,717).

12 Tangible fixed assets

	Land and buildings £	Equipment £	Fixtures & fittings £	Totals £
Cost				
At 1 April 2022	71,984	61,391	10,867	144,242
Additions	-	7,463	18,164	25,627
Disposals	-	-	-	-
At 31 March 2023	71,984	68,854	29,031	169,869
Depreciation				
At 1 April 2022	44,044	61,391	10,867	116,302
Charge for the year	4,004	666	1,045	5,715
Eliminated on disposals	-	-	-	-
At 31 March 2023	48,048	62,057	11,912	122,017
Net book value				
At 31 March 2023	23,936	6,797	17,119	47,852
At 1 April 2022	27,940	-	-	27,940

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

13 Debtors: Amounts falling due within one year

	2023 £	2022 £
Other debtors	132,181	38,459
Prepayments	1,339	3,600
	<u>133,520</u>	<u>42,059</u>

14 Creditors: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	5,590	4,499
Taxes and social security costs	11,474	18,699
Other creditors	109,865	99,116
Accruals	16,305	15,158
	<u>143,234</u>	<u>137,472</u>

Included with other creditors is grant income received in advance of £92,000 (2022: £79,527).

15 Creditors: Amounts falling due after one year

	2023 £	2022 £
Other creditors	-	59,513
	<u>-</u>	<u>59,513</u>

Other creditors represent grant income received in advanced of the relevant financial year.

16 Pension costs

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in independently administered funds. The pension cost charge represents contributions payable by the charity to the fund.

	2023 £	2022 £
Contributions payable by the charity for the year	10,343	9,778
	<u>10,343</u>	<u>9,778</u>

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

17 Commitments under operating leases

As at 31 March 2023 the charity was committed to making the following payments under non-cancellable operating leases:

	2023	2022
	Other	Other
	items	items
	£	£
Within 1 year	5,098	3,540
Within 2 to 5 years	10,620	-
After more than 5 years	-	-
	15,718	3,540

18 Analysis of charitable funds: current year

	At 1				At 31
	April	Income	Expenditure	Transfers	March
	2022	£	£	£	2023
	£	£	£	£	£
Unrestricted funds					
General fund	270,462	505,643	(400,063)	(692)	375,350
	270,462	505,643	(400,063)	(692)	375,350
Restricted funds					
Face to Face	-	96,899	(97,642)	-	(743)
Community Fund	19,135	115,887	(111,718)	-	23,304
LIP Access to Justice Foundation	6,596	12,894	(20,182)	692	-
The Henry Smith Charity	67,773	-	(20,304)	-	47,469
Awards for All	9,500	-	(4,191)	-	5,309
Citizens Representative	18,790	34,540	(39,913)	-	13,417
Foodbank Caseworker (MbayFB)	-	-	(246)	-	(246)
Foodbank Caseworker (Trussell)	-	-	(246)	-	(246)
Cadent Caseworker	-	-	(246)	-	(246)
McMillan Caseworker	-	-	(246)	-	(246)
Bay EHC Project	-	5,343	(997)	-	4,346
	121,794	265,563	(295,931)	692	92,118
Total funds	392,256	771,206	(695,994)	-	467,468

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

18 Analysis of charitable funds: current year (continued)

Restricted funds are analysed as follows:

Face to face debt advice – a restricted fund for the provision of debt advice to the local community. This fund was overspent in the year and is sat in deficit. Further income is expected in 2023/24 for this fund.

Community Fund – National Lottery funding to adapt, extend and expand the work of Citizens Advice North Lancashire in community settings that reach the most vulnerable members of the communities we serve.

Lip Access to Justice Foundation – grant funding to improve access to justice for the most vulnerable in society. This fund was overspent in the year and therefore a transfer has been made from unrestricted funds to cover the shortfall.

The Henry Smith Charity – grant funding to provide specialist advice on Welfare Benefits.

Awards for All – grant funding for improvements to the office including painting, carpets and furniture.

Citizens Representative – to pilot new Citizen's Representative role, which is to prevent poverty of people with complex needs.

Foodbank Caseworker (MbayFB) – Morecambe Bay Foodbank provided a grant to help support people in need of using foodbanks by providing financial and other advice to help reduce foodbank use in the longer term.

Foodbank Caseworker (Trussell) – Trussell Foodbank provided a grant to help identify families in danger of needing to use foodbanks in the near future by working in partnership with schools and foodbanks.

Cadent caseworker – a grant to enable specific advice on all energy related matters.

McMillan Caseworker – a grant to provide financial and other advice to people with cancer and other related illnesses.

Bay EHC Project - Morecambe Bay Education Health and Care grant to provide a more intensive level of support for more vulnerable clients.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

19 Analysis of charitable funds: prior year

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Unrestricted funds					
General fund	270,522	325,424	(381,139)	55,655	270,462
Designated funds	8,721	-	-	(8,721)	-
	279,243	325,424	(381,139)	46,934	270,462
Restricted funds					
Face to Face	11,085	113,948	(90,698)	(34,335)	-
Community Fund	49,149	78,094	(108,108)	-	19,135
LIP Access to Justice Foundation	10,241	33,742	(37,387)	-	6,596
Help to Claim	12,510	18,940	(18,851)	(12,599)	-
The Henry Smith Charity	40,316	59,600	(32,143)	-	67,773
Awards for All	-	9,500	-	-	9,500
Citizens Representative	-	40,002	(21,212)	-	18,790
	123,301	353,826	(308,399)	(46,934)	121,794
Total funds	402,544	679,250	(689,538)	-	392,256

Details of funds still in place are included in note 18 of the financial statements.

20 Analysis of net assets by funds: current year

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 March 2023 are represented by:			
Tangible fixed assets	47,852	-	47,852
Current assets	470,732	92,118	562,850
Creditors: amounts falling due within one year	(143,234)	-	(143,234)
Creditors: amounts falling due in more than one year	-	-	-
	375,350	92,118	467,468

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

21 Analysis of net assets by funds: prior year

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 March 2022 are represented by:			
Tangible fixed assets	27,940	-	27,940
Current assets	439,507	121,794	561,301
Creditors: amounts falling due within one year	(137,472)	-	(137,472)
Creditors: amounts falling due in more than one year	(59,513)	-	(59,513)
	<hr/>	<hr/>	<hr/>
	375,350	121,794	392,256
	<hr/>	<hr/>	<hr/>

22 Related party transactions

There are no related party transactions that require disclosure in the current or prior period beyond the Trustee expenses detailed in note 11.

There is no ultimate controlling party in the current or prior period.

23 Contingent liability

During the previous year the Charity vacated a rented premises and subsequently had an initial demand for dilapidation costs of approximately £50,000. This initial demand is currently subject to negotiation by the Charity with the connected parties, and positive dialogue is being pursued to arrive at a reasonable conclusion. On this basis, the Charity has not recognised any liability for such costs in these financial statements.

24 Fund transfers

A transfer from unrestricted funds of £692 was made to cover the overspend on the LIP Access to Justice Foundation fund which ceased at the year end. During the prior year the restricted fund balances for Face to Face Debt Advice and Help to Claim were reclassified as unrestricted as the projects were completed in the year and such funds are available for general use.

25 Company limited by guarantee

Every member guarantees, in the event of the charitable company being wound up, while he, she or it remains a member, or within 12 months of he, she or it ceasing to be a member, to contribute £1 towards the costs of dissolution and the liabilities incurred by the charity while the contributor was a member.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1137309

Accounts

Company registration No. 07298912 (England & Wales)

Charity No. 1137309

North Lancashire Citizens Advice Bureau

Trustees' Report and Unaudited Financial
Statements

For The Year Ended
31 March 2022



NORTH LANCASHIRE CITIZENS ADVICE BUREAU

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NORTH LANCASHIRE CITIZENS ADVICE BUREAU

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 MARCH 2022

Registered charity name North Lancashire Citizens Advice Bureau
(known as Citizens Advice North Lancashire)

Charity registration number 1137309

Company registration number 07298912

Registered office Oban House
87-89 Queen Street
Morecambe
Lancashire
LA4 5EN

The Trustees J Ashworth
P Gardner
S Welberry (Resigned 22 February 2022)
D Whitaker
R Tulej (Vice-Chair)
M Smyth (Treasurer)
A Hatton-Yeo (Chair)
D Bunting
C Hanna
C Hartley
R Jones
T Dant

Chief Officer H Greatorex

Independent Examiner MHA Moore and Smalley
Chartered Accountants
Priory Close
St Mary's Gate
Lancaster
Lancashire
LA1 1XB

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2022

The Board of Trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the unaudited financial statements for the year ending 31 March 2021, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

1 Structure

North Lancashire Citizens Advice Bureau (operating as Citizens Advice North Lancashire) was incorporated on 29 June 2010 as a company limited by guarantee. The company registration number is 07298912. The charity is governed by a Memorandum & Articles of Association, dated March 10th 2020. The charity registration number is 1137309.

The administrative details of the charity are set out on page 1 of the accounts including the charity's principal office. The trustees, who are also the directors for the purpose of company law, and who served during the year were:

J Ashworth
P Gardner
S Welberry (Resigned 22 February 2022)
D Whitaker
R Tulej
M Smyth
A Hatton-Yeo
D Bunting
C Hanna
C Hartley
R Jones (Appointed 11 May 2021)
T Dant (Appointed 13 July 2021)

The number of Trustees is governed by the Articles of Association and is fixed at a maximum of 15. The present establishment is 11.

Members of management & staff and volunteer representatives may be appointed by Trustees to serve on the Board but have no voting rights. Potential Trustee Board members are provided with an information-pack, asked to complete an application form and are interviewed by the Board Chair or Vice Chair & at least one other Trustee, before membership to the Trustee Board is proposed. The prospective Trustee will be invited to visit organisation locations.

An appropriate process of induction will be undertaken governed by the new Trustee's relative experience and knowledge of Citizens Advice activities. The new Trustee will also complete and sign a confidentiality agreement, declaration of interest, a skills assessment and code of conduct. An information assurance online assessment must be completed, and certificate provided. Health and safety policy and equality and diversity policy will be discussed and agreed.

2 Governance and Management

The period covered by this report has posed great challenges to the whole of the third sector. COVID has meant us having to think carefully about how we can best address the needs of our clients ensuring we are as accessible and safe as possible. Uncertainties about some areas of future funding also meant it was necessary for us to fully review our strategic and business objectives going forward as it has become increasingly clear that there will be a growing need for the services and support we provide, and it was essential for us to secure the integrity and security of our service.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2022

2 Governance and Management (continued)

Through this difficult time Staff, Volunteers and Board have worked together to shape a new vision that builds on the knowledge and experience across the organisation and in particular values and supports our staff and volunteers. During the year we have developed a new model that places us in a strong position for the future. Recognising the importance of our volunteers we have broadened the range of volunteering opportunities and appointed a dedicated Volunteer Coordinator. We have strengthened our senior management structure and developed a new development and support strategy going forward to enable staff to feel valued and supported in what are often challenging roles. We have increased our capacity for Research and Campaigns to help us develop our role to inform, influence and challenge and increased our capacity to work in partnership. During this time, we have developed stronger partnerships with the City Council and Health Board which we highly value.

We know the coming year is going to be difficult and challenging but with our partners we have put in place a strong infrastructure to enable us to provide the support, advice, and empowerment that people need as we go forward together.

The Charity is governed by its Trustee Board which meets bi-monthly. Certain work is delegated to four sub-committees who also meet bi-monthly, as follows:

- a **Finance:** Oversee the financial leadership of the charity, on behalf of the Board of Trustees, to ensure its short and long-term viability. Assist the Chair, Trustees and the Chief Executive in ensuring that the Board fulfils its duties and responsibilities for the proper financial governance of the Charity.
- b **Development (Income Generation):** Is responsible for ensuring the policies and membership standards are implemented and overseeing the production of the Strategic and Business plans.
- c **Health and Safety:** Is responsible for ensuring the staff and volunteers understand their rights and responsibilities with regards to Health and Safety. It covers the statutory duties and the Health and Safety policy ensuring that the organisation is a safe place to work and visit.
- d. **Personnel** sub Committee was dissolved in 2021. During the year the role and responsibilities of this group were reviewed, and it was agreed we needed regular and consistent professional advice. As a consequence, we have contracted with an HR specialist to assist in the legal process around personnel

Each Group comprises Trustees, management & staff and reports to the Trustee Board who will have final say on decision making. Trustees are responsible for determining key management personnel remuneration.

Citizens Advice North Lancashire is a member of Citizens Advice for which we pay an annual affiliation membership fee. Membership provides a framework for standards of advice & casework management, governance, strategic planning, risk, financial, people, operational performance, management, partnership working and Research and Campaigns.

Operating policies are independently determined by the Trustees of Citizens Advice North Lancashire annually in order to fulfil its charitable objects and to comply with the national Citizens Advice membership rules.

The charity also co-operates & liaises with a number of other charitable bodies & statutory agencies on behalf of clients. Where one of the Trustees holds the position of trustee/director of another charity they are required to declare it, may take part in discussions regarding that other charity, but not in the ultimate decision-making process.

The Trustee Board is sensitive to potential risks to which the charity may be exposed. Each sub-Group is charged with putting in place processes & systems to mitigate those risks and the Trustee Board will regularly review appropriate risk management arrangements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2022

3 Objectives and activities

The most significant risks to funding relate to the continuation of Core Service income from Lancaster City Council that is reviewed annually and to the compliant delivery of Legal Aid Agency and Money Advice Service contracts. The organisation has a management structure in place to provide the internal capacity to monitor service performance & compliance with contractual terms and to take appropriate steps to maintain acceptable standards.

There are also inherent risks associated with the management of confidential client data. IT hardware & software systems ensure IT security is safeguarded. The organisation uses the management information and client case-handling system Casebook, with enhanced procedures for accessing & handling client and management data. All staff, volunteers and trustees are required to complete the relevant training modules in Information Assurance/GDPR/SMRC1 (Senior Management Certification Regime) and renew their certificates annually.

To maintain operational integrity, day-to-day operating procedures, practices, protocols & documentation, have been standardised and harmonised across all our work. The organisation conforms with the Citizens Advice National Membership Scheme, as well as the Advice Quality Standard in advice and in casework and the Specialist Quality Mark Scheme (for the LAA Housing Contracts). In June 2020, the organisation passed the Specialist Quality Mark with no recommendations - it will be due for renewal in June 2023.

The organisation achieved the highest rating under Citizens Advice Leadership and Management audit in 2021. The organisations quality of advice achieved the highest RAYG rating over the last 3 years.

Our Business/Strategic Planning includes: risk analysis, financial procedures, training and funding strategy, Research and Campaigns and is regularly reviewed by the Trustee Board.

The charity's objectives are to promote any charitable purpose for the benefit of the community in North Lancashire, by the advancement of education, the protection & preservation of health and the relief of poverty, sickness & distress.

To further this purpose, the organisation has offices in Morecambe and Lancaster and in a number of out-reach locations for the provision of advice & guidance to people faced with problems in relation to social welfare law.

The aims of the Citizens Advice North Lancashire service are:

- to provide the advice that people need for the problems they face
- provide greater access to free confidential, impartial advice for everyone wherever they are.
- maximise use of resources
- reduce delays in provision of service
- empower clients to help themselves
- extend service throughout the district through partnerships and outreach and through digital means
- address the wider determinants of health
- to improve unfair policies & practices that affect people's lives.

Citizens Advice North Lancashire is a member of 'Citizens Advice', a network of independent English and Welsh charities that helps people resolve their debt, welfare benefits, housing, employment, legal & other problems, by providing information & advice and by influencing policymakers. It works entirely in the public interest.

The advice provided by the Citizens Advice North Lancashire service is free, independent, confidential & impartial, available to everyone, regardless of race, gender, disability, sexual orientation, religion, age, or nationality.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2022

3 Objectives and activities (continued)

The environment in which the organisation has operated during 2021/22 has included some major challenges & changes in circumstances that have governed the way in which organisation services can operate and plan for the future, including:

- An extremely challenging socio-economic national & local government environment and the impact of leaving the EU, and recommissioning of some services that could result in significant amendments to several funding streams with other streams at risk or already ended.
- Debt Advice contract now being funded by the Money Advice and Pensions Service, with much more demanding financial & compliance terms and with an uncertain future due to funding and potential recommissioning.
- The continuing impact of the Covid-19 pandemic that halted all face-to-face advice work, closed the courts and ceased resulted in the loss of some of our very experienced advisers
- The need to reconsider and refresh our Volunteer Strategy to broaden the range of opportunities available to people, to increase recruitment and retention and to provide direct support and development through the establishment of a dedicated Volunteer Coordinator post.
- The need to review our staffing structure to reflect our vision and values and our priorities for the future.

During the year, Trustees have addressed these challenges through a review and update of the organisation's vision and 3-year strategic plan. This led to the development of a revised staffing model which was developed in consultation with staff. During the period December to March staff were fully engaged in the development of this structure which was implemented on April 1st, 2022.

They identified a range of objectives in the key areas of performance management, personnel management and development/funding opportunities. Essential elements of the initial phases of the revised strategy were intended to create the conditions appropriate for consolidating & then developing the range & scope of client services, including:

- operational expenses reduction programmes.
- new office provision in Lancaster
- environmental initiative creating a broadly paperless system
- the upgraded IT & telecoms systems to optimise access for clients through remote means during the pandemic of 2020/1.
- working with those with lived experience and starting discussions on how we can co-design services.
- efficiency in terms of financial savings and in terms of the new cloud-based system means further developments in delivery can be considered including web chat, self-help computers and access to advisers through video links, working in the community.
- extending collaboration with local government, NHS and other charitable support agencies to meet the needs of more vulnerable clients in the community and address the wider determinants of health
- identification of potential new funding / service opportunities.

Throughout this strategic review, considerable efforts were made to keep paid-staff, volunteers and external funding bodies informed & involved in the process of change.

- Trustees
- Advice Assessors
- Generalist Advisers

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2022

3 Objectives and activities (continued)

- Trainee Advisers
- Specialist caseworkers in debt, housing, welfare benefits and employment
- Trainer
- Advice support / administration / reception
- Research and Campaign workers
- Outreach workers
- Financial capability work
- Welfare call backs

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

The main activities of the organisation are to provide a generalist information & advice service, with assistance, advocacy & representation across a wide range of issues.

- This core activity is funded by Lancaster City Council through grant funding. This core fund is vital, providing the firm base for all other funded activities.
- The Money Advice and Pensions Service funds 2FTE caseworkers to provide specialist debt advice.
- Income from the Legal Aid Agency (LAA) requires us to employ housing solicitors to provide specialist legal advice in housing (with a limited amount of debt advice) including legal representation at the County Court across the Lancaster District, Blackpool and Preston and other Lancashire based Local Citizens Advice

Contract and governance audits by LAA and Citizens Advice take place annually, as part of its membership scheme and Money Advice and Pensions Service peer review scheme and Debt Advice Peer Assessment (DAPA) undertaken by Recognising Excellence. Supervisors check cases for quality and completeness daily and these are assessed by Citizens Advice every 3 months to ensure high quality of advice.

Access throughout the pandemic was via telephone, video call, email, letter, and community/home visits for the most vulnerable. The Lancaster, King Street premises closed in November 2021 as it was no longer fit for purpose. The organisation is now searching for a suitable alternative.

The core service funded by **Lancaster City Council** is key to the need to reach out to those not using the service and to address the demand for advice during this time of change. The Lancaster City Council funding underpins all our work including all other funded projects. The majority of clients we see are as a result of this core funding. Lancaster City Council provides the resources to enable volunteer training, supervision, and support. It also provides the funds for a rented Lancaster accommodation, and the face to face, email, and telephone access to advice in Lancaster district that aims to provide easy access for our client.

Our **Community Fund** Project - Advice Matters developed what we learnt with our Healthy Finances project and this allowed us to take advice out to the community in partner organisations, home visits and GP surgeries. This is a three-year grant from the Community Fund that expires in summer 2023 and provides advice and support through a strength-based model which aims to work with clients to address advice issues then to build personal resilience and promote wellbeing and community engagement for those previously excluded.

Working in partnership with Lancaster City Council we place a worker in Customer services in both Town Halls and this service has been well used and well received and has consolidated our partnership. During the COVID pandemic this work has continued to develop through direct access to our funded adviser for the City Council teams.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2022

3 Objectives and activities (continued)

The organisation developed a partnership with Greater Manchester Law Centre funded by **the Access to Justice Foundation**. The aim is to provide a region wide service to enable people with employment problems to access employment law help. Aimed at those expected to deal with the complexities of employment law and employment tribunals. Alongside this we provide basic advice and referral to other areas of advice across the region. Funded as an 18-month pilot this project will end in summer 2022.

Citizens Advice North Lancashire has twin aims, to provide advice that people need and to influence policy that impacts upon our clients through our research and campaigns.

Our Research and Campaigns work highlights policies and practices that unfairly impact upon our clients. Using anonymous feedback of client problems to Citizens Advice central office, it is used to lobby Parliament for change to inform new and to amend existing legislation. The organisation also uses client experience to inform local networks of policymakers. The Chief Officer meets with both local MPs on a regular basis and discussions with Lancaster City Council led to an implementation of a kinder and more understanding Council Tax arrears Collection protocol and to working more closely in partnership on our shared aims. The organisation plays an active part in our regional Research and Campaigns team. They invest in a Research and Campaigns lead and are seeing an increase in reporting issues and extending media coverage of important issues affecting the community.

A more detailed account of the Organisation's research and campaign activities can be found in our annual Research and Campaigns plan.

The Trustees of Citizens Advice North Lancashire believe they have complied with the duty in Section 4 of the Charities Act 2006, to have due regard to the public benefit guidance published by the Charity Commission. The Trustees have also confirmed that the major risks to the charity are regularly reviewed, and systems and procedures are in place to mitigate those risks.

4 Achievements and performance

The main performance and achievements during the year were as follows:

- addressed client issues including debt, welfare benefits, housing, employment, legal & other matters of social welfare law
- conducted client surveys as a basis for testing perceptions of Organisation services and on preferences for where people wanted to access their advice
- undertook lobbying of local MPs & central Government on a range of social welfare policy issues including the 2022 \$20 cut to Universal Credit, hardship and altering to the Cost of Living challenges our community is facing as the energy cap increases, and peoples' incomes decline.
- formulated a revised 3-year strategic plan for 2021/2022
- Identified potential new funding opportunities to further the aims and strategic objectives in the business plan
- pursued opportunities to extend collaboration with local government & other local charitable/support agencies
- Our Chief Officer is an active member of the following:
 - Core group of the Lancaster District Food Justice Partnership
 - Health and Wellbeing partnership
 - Civic commissioner on Morecambe Bay Poverty Truth Commission
 - Trustee of Morecambe Bay Food Bank
 - Member of CVS Leadership forum
 - The organisation retained a significant number of volunteers whilst we worked remotely

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2022

4 Achievements and performance (continued)

- Maintained Specialist Quality Mark
- Achieved an excellent rating in Citizens Advice Quality of Advice
- Passed the Money Advice and Pensions Service peer review
- Passed contract compliance audit for our Legal Aid Housing work.

5 Financial review

Total income for the year was £679,250 (2021: £776,919), of which, £353,318 (2021: £318,545) related to project-specific activities. A small deficit was generated in the year of £10,288 (2021: Surplus £129,221).

The Trustee Board has agreed an unrestricted reserves policy equal to 3 months operating costs which would enable the Charity to maintain a sufficient level of reserves to enable funding of its normal programme of services to clients on a steady-state basis. This would also facilitate an orderly wind-down process in the event such was required.

The Trustees have considered the risks in respect of normal operating expenditure, redundancy costs, and restricted and unrestricted income. Citizens Advice North Lancashire enjoys resilient income streams from multiple, reliable sources and the Trustees believe that the policy of 3 months running costs is sufficient.

At 31st March 2022, unrestricted reserves stood at £270,462 (2021: £279,243) and restricted reserves were £121,794 (2021: £123,301). The Trustees will continue to strive to manage the Organisation's finances so that an adequate level of reserves can be maintained, in compliance with the reserves policy. Total free reserves after deduction of fixed assets are £242,522 (2021: £238,207), and £242,522 (2021: £229,486) after the deduction of designated funds. At 31st March 2022 the charity had no designated funds (2021: a designated fund was for amounts set aside by the Trustees for investment in IT of £8,721).

The Trustees in particular wish to thank and acknowledge Lancaster City Council's support for the work of the charity.

Other specific funding was received from:

- Legal Aid Agency - Housing
- Money Advice Service Debt Advice Project (MAS DAP - now known as the Money Advice and Pensions Service) - Debt
- The Henry Smith Charity - Welfare Benefits
- Community Fund - Advice Matters
- Citizens Representative - funded to provide in depth support and advocacy to those with enduring and serious mental illness and other disability.
- Access to Justice Foundation (Litigants in Person - Employment Law)
- Community Fund - Advice Matters in the community

As required in its Memorandum, paragraph 4.15, (need updated version) in furtherance of its objects and for no other purposes, the Company has the power to invest or deposit the monies of the Company not immediately required for its purposes in or upon such investments securities or property as may be thought fit, subject nevertheless to such conditions & such consents as may for the time being, be imposed or required by law. Accordingly, such monies are held in higher bearing, but relatively risk-free, charity accounts

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2022

6 Plans for the future

Citizens Advice North Lancashire intends to continue the activities outlined above, subject to continued funding and to be proactive at taking opportunities for income generation opportunities.

They are alert to the crisis in cost of living that is already beginning to take effect. To the need to make the services provided more accessible and to ensure they have the right people in the right places to develop and grow the service. A new strategic plan is being drafted and we anticipate some challenges in 2022 not least the threat to the debt funding we have and the challenges of running a Legal Aid Housing Contract where fees per case have not increased since 2013.

The Trustee Board will continue to review its own internal operating policies, practices & expenses, in order to optimise the range & scope of client services. This will include the consideration of the means & available hours for client access, publicity & promotion of the work of the charity and the potential for securing new sources of funding for new services. Developing the new ways of working via telephone and community delivery services we started in March when Covid-19 pandemic sent us into lockdown. Recruitment & training of volunteers will remain a priority, with new roles identified to meet client need and implement our strategic planning, together with continued training & personal development, where appropriate, of paid and unpaid staff.

Further opportunities will be sought for funding and developing collaborative arrangements to serve the local community, through local government departments and with other charitable & support agencies.

7 Statement of Trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations. The trustees have taken advantage of the small companies' exemption in the Companies Act 2006.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). 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 charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

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

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

**TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW)
FOR THE YEAR ENDED 31 MARCH 2022**

7 Statement of Trustees' responsibilities (continued)

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the 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.

On behalf of the board of trustees (who are also directors under company law)

Dr. Alan Hatton - Yeo

.....
Dr. Alan Hatton Yeo - MBE
Chair of Trustees

Dated: *29/2/22*

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NORTH LANCASHIRE CITIZENS ADVICE BUREAU

FOR THE YEAR ENDED 31 MARCH 2022

I report on the accounts of the charitable company for the year ended 31 March 2022 which are set out on pages 12 to 25.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company'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 the charitable company's 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 Certified Chartered Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

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.



Richard Hall FCCA
MHA Moore and Smalley
Chartered Accountants
Priory Close
St Mary's Gate
Lancaster
LA1 1XB

30th September 2022

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2022

		Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies	3	865	508	1,373	9,095
Charitable activities	4	320,197	353,318	673,515	738,733
Trading activities	5	-	-	-	2,131
Investments	6	368	-	368	619
Other income	7	3,994	-	3,994	26,341
Total		325,424	353,826	679,250	776,919
Expenditure on:					
Charitable activities	8	381,139	308,399	689,538	647,698
Total		381,139	308,399	689,538	647,698
Net income/(expenditure)		(55,715)	45,427	(10,288)	129,221
Transfers between funds		46,934	(46,934)	-	-
Net movement in funds		(8,781)	(1,507)	(10,288)	129,221
Reconciliation of funds:					
Total funds brought forward		279,243	123,301	402,544	273,323
Total funds carried forward	18	270,462	121,794	392,256	402,544

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 15 to 25 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2022

		2022		2021
		£	£	£
Fixed assets				
Tangible assets	12		27,940	41,036
Current assets				
Debtors	13	42,059		28,240
Cash at bank and in hand		519,242		390,755
		<u>561,301</u>		<u>418,995</u>
Creditors: amounts falling due within one year	14	<u>(137,472)</u>		<u>(57,487)</u>
Net current assets			<u>423,829</u>	<u>361,508</u>
Total assets less current liabilities			<u>451,769</u>	<u>402,544</u>
Creditors: amounts falling due after on year	15	<u>(59,513)</u>		-
Net assets			<u><u>392,256</u></u>	<u><u>402,544</u></u>
Funds:				
Unrestricted funds		270,462		279,243
Restricted income funds		121,794		123,301
Total funds	18	<u><u>392,256</u></u>		<u><u>402,544</u></u>

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

Trustees' 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 trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts were approved by the members of the committee and authorised for issue on the and are signed on their behalf by:

Dr. Alan Hatton - Yeo

29/9/22

.....
 Dr. Alan Hatton Yeo - MBE
 Chair of Trustees
 Company Registration Number: 07298912

The notes on pages 15 to 25 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2022

	2022 Total £	2021 Total £
Cash generated in operating activities	128,855	76,151
Cashflows from investing activities		
Investment income	(368)	(619)
Cash provided by investing activities	128,487	75,532
Increase in cash and cash equivalents in the year	128,487	75,532
Cash and cash equivalents brought forward	390,755	315,223
Cash and cash equivalents carried forward	519,242	390,755
Reconciliation of net movement in funds to net cashflow from operating activities		
Net movement in funds	(10,288)	129,221
Investment income received	368	619
Depreciation	13,096	13,097
Increase in debtors	(13,819)	(10,642)
Increase/(Decrease) in creditors	139,498	(47,886)
Increase/(Decrease) in provisions	-	(8,258)
Net cash generated in operating activities	128,855	76,151
Components of cash and cash equivalents		
Cash at bank and in hand	519,242	390,755
	519,242	390,755

The notes on pages 15 to 25 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Legal form

The charity constitutes a limited company, limited by guarantee as defined by the Companies Act 2006, incorporated in England and Wales. The address of the charity, the nature of its operations and its principal activities are all detailed in the Trustees' report and charity administrative details pages in these financial statements.

Basis of accounting

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with the accounting policies set out in note to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements have been prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

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

Preparation of the accounts on a going concern basis

The trustees consider the charity to have a sufficient level of working capital to see it through the upcoming months and there is reasonable expectation that the charity has adequate resources to continue operations for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Taxation

The charity is recognised by the Inland Revenue as a UK Charity and is entitled to exemptions from corporation tax.

Income

Donations are included as they are receivable by the charity, except insofar as they are incapable of financial measurement.

Grants received to finance the activities of the bureau are credited to the SOFA in the period to which they relate. Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

No income is shown net of expenditure.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost in "other costs" within charitable activities expenditure.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies (continued)

Support costs are those which assist the work of the charity but do not directly represent charitable activities and include office costs and governance costs. They are incurred directly to support the objectives of the charity. Where costs cannot be directly attributed to a particular heading, they have been allocated on a basis consistent with the use of the resources.

Tangible fixed assets

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold buildings	-	4% straight line on original cost value
Equipment	-	25% straight line on original cost value
Fixtures and fittings	-	25% straight line on original cost value

Freehold land is not depreciated.

Debtors and creditors

Debtors and creditors with no stated interest rate and receivable and payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Cash and cash equivalents

Cash represents cash held on call at banks and cash held in hand.

Pensions

The charity operates a defined contribution pension scheme for all of its employees. Contributions paid are charged to the SOFA in the period to which they relate.

Accumulated funds

Unrestricted funds - these are available for use at the discretion of the trustees in furtherance of the general activities of the charity

Restricted funds - these are subjected to restrictions on their expenditure imposed by the donor. The restricted fixed asset fund represents assets purchased from specific grants and funds future depreciation of those assets.

Designated funds - these are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments but does not currently hold any instruments that are classified as "other" in these financial statements. Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to contractual provisions of the instrument.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method. Financial assets classified as receivable within one year are not amortised.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies (continued)

Impairment of financial assets

Financial assets are assessed for indicators of impairment at each reporting end date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. The impairment loss is recognised in the statement of financial activities.

De-recognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity.

Classification of financial liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into.

Basic financial liabilities

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

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

2 Judgements and key sources of estimation uncertainty

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

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

There have been no significant judgements, except for those involving estimates, made in the process of applying the above accounting policies.

There are no other key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

3 Income from donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and gifts	865	508	1,373	9,095
	865	508	1,373	9,095

All income from donations and legacies in the comparative year was unrestricted.

4 Income from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Legal Aid Agency	114,897	-	114,897	151,430
Lancaster City Council	205,300	-	205,300	208,008
Face to Face Debt Advice	-	113,948	113,948	95,626
The Henry Smith Charity	-	59,600	59,600	59,500
Big Lottery Community Fund	-	77,586	77,586	130,757
Community Justice Fund	-	-	-	55,750
LIP Access to Justice Foundation	-	33,742	33,742	-
CitAd Remote	-	-	-	5,000
Citizens Advice "Help to Claim"	-	18,940	18,940	32,662
Awards for All	-	9,500	9,500	-
Citizens Representative	-	40,002	40,002	-
	320,197	353,318	673,515	738,733

Income from charitable activities included £318,545 in restricted funds and £420,188 in unrestricted funds in the prior year.

5 Income from trading activities

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Gift Aid	-	-	-	2,131
	-	-	-	2,131

All income from trading activities in the comparative year was unrestricted.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

6 Income from investments

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Interest receivable	368	-	368	619
	368	-	368	619

All income from investments was unrestricted in the prior year.

7 Other income

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Other income	3,994	-	3,994	26,341
	3,994	-	3,994	26,341

Other income included £16,503 in restricted funds and £9,838 in unrestricted funds in the prior year.

8 Costs of charitable activities

Activity	Activities directly undertaken (advice & support) £	Total 2022 £	Total 2021 £
Staff costs	514,792	514,792	449,519
Other staff and volunteer costs	5,083	5,083	1,075
Office costs	18,681	18,681	37,102
Premises costs	(3,644)	(3,644)	4,112
Other costs	10,965	10,965	5,445
Disbursements	5,593	5,593	1,113
Depreciation	9,093	9,093	9,093
Support Costs (note 9)	128,975	128,975	140,239
	689,538	689,538	647,698

Of the expenditure above, £381,139 (2021: £247,639) related to restricted income funds, and £308,399 (2021: £400,059) related to unrestricted income funds.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

9 Support costs

	Total 2022 £	Total 2021 £
Office support costs	44,849	42,822
Premises costs	26,390	35,928
Other costs	200	48
Legal costs	2,686	656
Support staff costs	49,035	58,385
Independent examination	2,400	2,400
Other staff costs	3,252	-
Trustees expenses	163	-
	128,975	140,239

10 Net income/(expenditure)

	2022 £	2021 £
Net income/expenditure is stated after charging/(crediting):		
Depreciation	13,096	13,097
Independent examiner's remuneration: - independent examination fee	2,340	2,520
	15,436	15,624

11 Analysis of staff costs, trustee remuneration and expenses and the cost of key management personnel

	2022 £	2021 £
Wages and salaries	523,388	470,082
Social security costs	30,661	28,616
Other pension costs	9,778	9,206
	563,827	507,904

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

11 Analysis of staff costs, trustee remuneration and expenses and the cost of key management personnel (continued)

Particulars of employees:

The average number of employees during the year was as follows:

	2022 No	2021 No
Number of staff (full-time equivalents)	30	22

We are required by statute to disclose any employees remunerated more than £60,000 in the year. No such salaries were paid in either the current or prior year.

The charity trustees were not paid and did not receive any other benefits from employment with the charity in the year (2021: £nil). No expenses were paid to Trustees in the current or prior year.

Key management personnel at the charity received aggregate remuneration in the year of £60,370 (2021: £40,749) which includes social security costs and pension contributions.

Redundancy payments were paid in the period totalling £27,717 (2021: £nil).

12 Tangible fixed assets

	Land and buildings £	Equipment £	Fixtures & fittings £	Totals £
Cost				
At 1 April 2021	71,984	61,391	10,867	144,242
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 March 2022	71,984	61,391	10,867	144,242
Depreciation				
At 1 April 2021	40,040	52,299	10,867	103,206
Charge for the year	4,004	9,092	-	13,096
Eliminated on disposals	-	-	-	-
At 31 March 2022	44,044	61,391	10,867	116,302
Net book value				
At 31 March 2022	27,940	-	-	27,940
At 1 April 2021	31,944	9,092	-	41,036

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

13 Debtors: Amounts falling due within one year

	2022	2021
	£	£
Other debtors	38,459	26,677
VAT repayable	-	1,411
Prepayments	3,600	152
	<u>42,059</u>	<u>28,240</u>

14 Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	4,499	17,376
Taxes and social security costs	18,699	7,945
Other creditors	99,116	6,057
Accruals	15,158	26,109
	<u>137,472</u>	<u>57,487</u>

Included with other creditors is grant income received in advance of £79,527 (2021: £nil).

15 Creditors: Amounts falling due after one year

	2022	2021
	£	£
Other creditors	59,513	-
	<u>59,513</u>	<u>-</u>

Other creditors represent grant income received in advanced of the 2022-23 financial year.

16 Pension costs

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in independently administered funds. The pension cost charge represents contributions payable by the charity to the fund.

	2022	2021
	£	£
Contributions payable by the charity for the year	9,778	9,206
	<u>9,778</u>	<u>9,206</u>

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

17 Commitments under operating leases

As at 31 March 2022 the charity was committed to making the following payments under non-cancellable operating leases:

	2022 Other items £	2021 Other items £
Within 1 year	3,540	4,248
Within 2 to 5 years	-	3,540
After more than 5 years	-	-
	3,540	7,788

18 Analysis of charitable funds: current year

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Unrestricted funds					
General fund	270,522	325,424	(381,139)	55,655	270,462
Designated funds	8,721	-	-	(8,721)	-
	279,243	325,424	(381,139)	46,934	270,462
Restricted funds					
Face to Face	11,085	113,948	(90,698)	(34,335)	-
Community Fund	49,149	78,094	(108,108)	-	19,135
LIP Access to Justice Foundation	10,241	33,742	(37,387)	-	6,596
Help to Claim	12,510	18,940	(18,851)	(12,599)	-
The Henry Smith Charity	40,316	59,600	(32,143)	-	67,773
Awards for All	-	9,500	-	-	9,500
Citizens Representative	-	40,002	(21,212)	-	18,790
	123,301	353,826	(308,399)	(46,934)	121,794
Total funds	402,544	679,250	(689,538)	-	392,256

Restricted funds are analysed as follows:

Face to face debt advice – a restricted fund for the provision of debt advice to the local community. This project was terminated and remaining funds transferred to unrestricted funds for general use.

Community Fund – National Lottery funding to adapt, extend and expand the work of Citizens Advice North Lancashire in community settings that reach the most vulnerable members of the communities we serve.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

18 Analysis of charitable funds: current year (continued)

Lip Access to Justice Foundation – grant funding to improve access to justice for the most vulnerable in society.

Help to Claim – funding rolled out by National Citizens Advice to set up and deliver support to clients with Universal Credit claims. Unspent funds at the year end are transferred to unrestricted funds for general use.

The Henry Smith Charity – grant funding to provide specialist advice on Welfare Benefits.

Awards for All – grant funding for improvements to the office including painting, carpets and furniture.

Citizens Representative – to pilot new Citizen's Representative role, which is to prevent poverty of people with complex needs.

Designated Funds:

Designated funds consisted of amounts set aside by the Trustees to undertake specific projects. The charity had a designated fund for investment in IT (£8,721) which was being released to match the depreciation charge of these assets. This fund was fully spent in the year.

19 Analysis of charitable funds: prior year

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Unrestricted funds					
General fund	219,617	441,871	(400,059)	9,093	270,522
Designated funds	17,814	-	-	(9,093)	8,721
	237,431	441,871	(400,059)	-	279,243
Restricted funds					
Face to Face	-	95,626	(84,541)	-	11,085
Community Fund	-	130,757	(81,608)	-	49,149
LIP Access to Justice Foundation	-	16,503	(6,262)	-	10,241
Help to Claim	7,676	32,662	(27,828)	-	12,510
The Henry Smith Charity	28,216	59,500	(47,400)	-	40,316
	35,892	335,048	(247,639)	-	123,301
Total funds	273,323	776,919	(647,698)	-	402,544

Details of funds still in place are included in note 18 of the financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

20 Analysis of net assets by funds: current year

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 March 2022 are represented by:			
Tangible fixed assets	27,940	-	27,940
Current assets	439,507	121,794	561,301
Creditors: amounts falling due within one year	(137,472)	-	(137,472)
Creditors: amounts falling due in more than one year	(59,513)	-	(59,513)
	270,462	121,794	392,256

21 Analysis of net assets by funds: prior year

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 March 2021 are represented by:			
Tangible fixed assets	41,036	-	41,036
Current assets	295,694	123,301	418,995
Creditors: amounts falling due within one year	(57,487)	-	(57,487)
	279,243	123,301	402,544

22 Related party transactions

There are no related party transactions that require disclosure in the current or prior period beyond the Trustee expenses detailed in note 11.

There is no ultimate controlling party in the current or prior period.

23 Contingent liability

During the year the Charity vacated a rented premises and subsequently had an initial demand for dilapidation costs of approximately £50,000. This initial demand is currently subject to negotiation by the Charity with the connected parties, and positive dialogue is being pursued to arrive at a reasonable conclusion. On this basis, the Charity has not recognised any liability for such costs in these financial statements.

23 Fund transfers

During the year the restricted fund balances for Face to Face Debt Advice and Help to Claim were reclassified as unrestricted as the projects were completed in the year and such funds are available for general use.

24 Company limited by guarantee

Every member guarantees, in the event of the charitable company being wound up, while he, she or it remains a member, or within 12 months of he, she or it ceasing to be a member, to contribute £1 towards the costs of dissolution and the liabilities incurred by the charity while the contributor was a member.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1137309

Accounts

Company registration No. 07298912 (England & Wales)

Charity No. 1137309

North Lancashire Citizens Advice Bureau

Trustees' Report and Unaudited Financial
Statements

For The Year Ended
31 March 2021



NORTH LANCASHIRE CITIZENS ADVICE BUREAU

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NORTH LANCASHIRE CITIZENS ADVICE BUREAU

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 MARCH 2021

Registered charity name North Lancashire Citizens Advice Bureau
(known as Citizens Advice North Lancashire)

Charity registration number 1137309

Company registration number 07298912

Registered office Oban House
87-89 Queen Street
Morecambe
Lancashire
LA4 5EN

The Trustees J Ashworth
P Gardner
S Welberry
D Whitaker
R Tulej
M Smyth
A Hatton-Yeo
D Bunting
C Hanna
C Hartley
R Jones
T Dant

Chief Officer H Greatorex

Independent Examiner MHA Moore and Smalley
Chartered Accountants
Priory Close
St Mary's Gate
Lancaster
Lancashire
LA1 1XB

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2021

The Board of Trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the unaudited financial statements for the year ending 31 March 2021, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

1 Structure

North Lancashire Citizens Advice Bureau (operating as Citizens Advice North Lancashire) was incorporated on 29 June 2010 as a company limited by guarantee. The company registration number is 07298912. The charity is governed by a Memorandum & Articles of Association, dated 01 October 2009. The charity registration number is 1137309.

The administrative details of the charity are set out on page 1 of the accounts including the charity's principal office. The trustees, who are also the directors for the purpose of company law, and who served during the year were:

J Ashworth
P Gardner
S Welberry
D Whitaker
R Tulej
M Smyth
A Hatton-Yeo
D Bunting
C Hanna
M Chambers (resigned 6 September 2021)
C Hartley
R Jones (appointed 11 May 2021)
T Dant (appointed 13 July 2021)

The number of Trustees is governed by the Articles of Association and is fixed at a maximum of 15. The present establishment is 11.

Members of management & staff and volunteer representatives may be appointed by Trustees to serve on the Board but have no voting rights. Potential Trustee Board members are provided with an information-pack, asked to complete an application form and are interviewed by the Board Chair or Vice Chair & at least one other Trustee, before membership to the Trustee Board is proposed. The prospective Trustee will be invited to visit organisation locations.

An appropriate process of induction will be undertaken governed by the new Trustee's relative experience and knowledge of Citizens Advice activities. The new Trustee will also complete and sign a confidentiality agreement, declaration of interest, a skills assessment and code of conduct. An information assurance online assessment must be completed, and certificate provided. Health and safety policy and equality and diversity policy will be discussed and agreed.

2 Governance and Management

The Charity is governed by its Trustee Board which meets bi-monthly. Certain work is delegated to four sub-committees who also meet bi-monthly, as follows:

- a **Finance:** Is responsible for the proper administration of funds and other financial resources to operate the service. It also includes responsibility for property, IT and telecoms.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2021

2 Governance and Management (continued)

- b **Personnel:** Is responsible for remuneration and pay awards.
- c **Development (Income Generation):** Is responsible for ensuring the policies and membership standards are implemented producing Development and Business plans. It covers projects, marketing, PR and fundraising to generate income for the service.
- d **Health and Safety:** Is responsible for ensuring the staff and volunteers understand their rights and responsibilities with regards to Health and Safety. It covers the statutory duties and the Health and Safety policy ensuring that the organisation is a safe place to work and visit.

Each Group comprises Trustees, management & staff and reports to the Trustee Board who will have final say on decision making. Trustees are responsible for determining key management personnel remuneration.

Citizens Advice North Lancashire is a member of Citizens Advice, which provides a framework for standards of advice & casework management, governance, financial and operational and risk management, business planning, partnership and research and campaigns as well as monitoring performance against these standards – and to which the Organisation pays an annual affiliation fee.

Operating policies are independently determined by the Trustees of Citizens Advice North Lancashire in order to fulfil its charitable objects and to comply with the national Citizens Advice membership rules.

The charity also co-operates & liaises with a number of other charitable bodies & statutory agencies on behalf of clients. Where one of the Trustees holds the position of trustee/director of another charity they are required to declare it, may take part in discussions regarding that other charity, but not in the ultimate decision-making process.

The Trustee Board is sensitive to potential risks to which the charity may be exposed. Each sub-Group is charged with putting in place processes & systems to mitigate those risks and the Trustee Board will regularly review appropriate risk management arrangements.

The most significant risks to funding relate to the delivery of Commissioned Service with Lancaster City Council and to the compliant delivery of Legal Aid Agency and Money Advice Service contracts. The organisation has a management structure in place to provide the internal capacity to monitor service performance & compliance with contractual terms and to take appropriate steps to maintain acceptable standards.

There are also inherent risks associated with the management of confidential client data. New IT hardware & software systems have been acquired, implemented, and integrated at both main office locations. The organisation has implemented a new management information and client case-handling system, with enhanced procedures for accessing & handling client and management data. All staff, volunteers and trustees are required to complete the relevant training modules in Information Assurance/GDPR and renew their certificates annually.

To maintain operational integrity, day-to-day operating procedures, practices, protocols & documentation, have been standardised and harmonised across all sites. The organisation conforms with the Citizens Advice National Membership Scheme, as well as the Advice Quality Standard and the Specialist Quality Mark Scheme (for those with LAA Housing Contracts). In June 2020, the organisation passed the Specialist Quality Mark with no recommendations it will be due for renewal in June 2023.

The organisation achieved the highest rating under Citizens Advice Leadership and Management audit in 2020. The organisation is audited on quality of advice delivered and consistently achieves the highest RAYG rating. There is a Business Plan, with a comprehensive risk analysis, that is regularly reviewed by the Trustee Board.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2021

3 Objectives and activities

The charity's objectives are to promote any charitable purpose for the benefit of the community in North Lancashire, by the advancement of education, the protection & preservation of health and the relief of poverty, sickness & distress.

To further this purpose, the organisation has offices in Morecambe and Lancaster and in a number of out-reach locations for the provision of advice & guidance to people faced with problems in relation to social welfare law.

The aims of the Citizens Advice North Lancashire service are:

- to provide the advice that people need for the problems they face
- provide greater access to free confidential, impartial advice for everyone
- maximise use of resources
- reduce delays in provision of service
- empower clients to help themselves
- extend service throughout the district through partnerships and outreach and through digital means
- to improve unfair policies & practices that affect people's lives.

Citizens Advice North Lancashire is a member of 'Citizens Advice', a network of independent UK charities that helps people resolve their debt, welfare benefits, housing, employment, legal & other problems, by providing information & advice and by influencing policymakers. It works entirely in the public interest.

The advice provided by the Citizens Advice North Lancashire service is free, independent, confidential & impartial, available to everyone, regardless of race, gender, disability, sexual orientation, religion, age, or nationality.

The environment in which the organisation has operated during 2020/21 has included some major challenges & changes in circumstances that have governed the way in which organisation services can operate and plan for the future, including:

- An extremely challenging socio-economic national & local government environment and the unknown impact of leaving the EU, and recommissioning of some services that could result in significant amendments to several funding streams with other streams at risk or already ended.
- Debt Advice contract now being funded by the Money Advice and Pensions Service, with much more demanding financial & compliance terms.
- In Early 2020, the impact of the Covid-19 pandemic that halted all face-to-face advice work, closed the courts and ceased all possession and eviction cases.

The most significant risks to funding relate to the delivery of Commissioned Service with Lancaster City Council and Money Advice Service contracts, the compliant delivery of Legal Aid Agency contracts and continued security of funding of these contracts. The organisation has a management structure in place to provide the internal capacity to monitor service performance & compliance with contractual terms and to take appropriate steps to maintain acceptable standards. It also monitors the security of funding streams in the light of national changes in funding policy.

During the year, Trustees have addressed these challenges through a review of the organisation's 3-year strategic plan and the identification of a range of objectives in the key areas of performance management, personnel management and development/funding opportunities. Essential elements of the initial phases of the revised strategy were intended to create the conditions appropriate for consolidating & then developing the range & scope of client services, including:

- operational expenses reduction programmes.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2021

3 Objectives and activities (continued)

- the upgraded IT & telecoms systems to optimise access for clients through remote means during the pandemic of 2020.
- Working with those with lived experience and starting discussions on how we can co design services.
- efficiency in terms of financial savings and in terms of the new cloud-based system means further developments in delivery can be considered including web chat, self-help computers and access to advisers through video links, working in the community.
- extending collaboration with local government, NHS and other charitable support agencies to meet the needs of more vulnerable clients in the community.
- identification of potential new funding / service opportunities.

Throughout this strategic review, considerable efforts were made to keep paid-staff, volunteers and external funding bodies informed & involved in the process of change.

Throughout the year, the charity receives the help & support of many volunteers who assist in advising clients and in the administration of the charity, through the following roles:

- Trustees
- Advice Assessors
- Generalist Advisers
- Trainee Advisers
- Specialist caseworkers in debt, housing, welfare benefits and Help to Claim Universal Credit
- Trainers
- Advice support / administration / reception
- Research and Campaign workers
- Outreach workers
- Financial capability work
- Welfare call backs

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

The main activities of the organisation are to provide a generalist information & advice service, with assistance, advocacy & representation across a wide range of issues. This core activity is funded by Lancaster City Council through grant funding. This core fund is invaluable providing the firm base for all other funded activities. The Money Advice and Pensions Service funds caseworkers to provide specialist debt advice. The Legal Aid Agency (LAA) funds a caseworker and two housing solicitors to provide specialist services in housing (with a limited amount of debt advice) up to & including legal representation at the County Court across the Lancaster District, Blackpool and Preston. This work also takes place in our Citizens Advice partner agencies at Citizens Advice West Lancashire Citizens Advice Blackpool. The quality of all services provided is subject to audit & approval by the Legal Services Commission through Specialist Quality Mark (renewed in June 2020 for 3 years). Contract and governance audits also by LAA and Citizens Advice take place annually, as part of its membership scheme and Money Advice and Pensions Service peer review scheme and Debt Advice Peer Assessment (DAPA) undertaken by Recognising Excellence. Supervisors check cases for quality and completeness daily and these are assessed by Citizens Advice every 3 months to ensure high quality of advice.

Access to these services was, prior to the pandemic through face to face drop in, telephone, email and through appointments at the Organisation's main offices at 87-89 Queen Street, Morecambe and 87 King Street, Lancaster. Access throughout the pandemic was via telephone, video call, email, letter, and community/home visits for the most vulnerable.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2021

3 Objectives and activities (continued)

The core service funded by Lancaster City Council is key to the need to reach out to those not using the service and to address the demand for advice during this time of change. The Lancaster City Council funding underpins all our work including all other funded projects. The majority of clients we see are as a result of this core funding. Lancaster City Council provides the resources to enable volunteer training, supervision, and support. It also provides the funds for our rented Lancaster accommodation and the face to face, email, and telephone access to advice in Lancaster and Morecambe that allows easy access for clients.

Face to face work was halted at the end of March 2020 as the Covid-19 lock-down started. The team moved overnight to telephone delivery, suspending face to face services. These changes will continue into the new financial year. With a determination to provide face to face work with clients again once it is safe to do so.

Our new Community Fund Project - Advice Matters developed what we learned with our Healthy Finances project and allows us to take advice out to the community in partner organisations, home visits and GP surgeries. This is a three-year grant from the Community Fund providing advice and support through a strength-based model which aims to work with clients to address advice issues then to build personal resilience and promote wellbeing and community engagement for those previously excluded.

The organisation received funding to provide an IT hub accessible to clients to have supervised access to computers for completing online applications, job searches, conduct of personal business etc. rather than have to wait for an appointment with an adviser. This opened in April 2019. and has been funded since then by an anonymous donor and in 2021 we will fund this from savings we have made due to the pandemic.

Two thirds of debt advice is also provided via a drop-in service that increases client throughput; The Money Matters session takes place in Morecambe every Wednesday all day. This helps caseworker workload and project targets, reduces the numbers of people who don't attend appointments, limits waiting times for clients and upskills our volunteer team who is led by a specialist debt caseworker (this changed to telephone and video link as the Covid19 pandemic hit us at the end of March 2020).

Working in partnership with Lancaster City Council we placed a worker in Customer services in both Town Halls and this service has been well used and well received and has consolidated our partnership. During the Covid pandemic this worked has continued to develop through direct access to our funded adviser for the City Council teams.

We entered into partnership with Greater Manchester Law Centre to provide a region wide pilot to enable people with employment problems to access to employment law help to Litigants in Person (those who are expected to deal with the complexities of employment law and employment tribunals with no formal representation) and navigation/signposting to other areas of advice across the region. This will be further developed in 2021. Funded as an 18-month pilot by the Access to Justice foundation, the aim is to obtain further support to continue this work.

The organisation has, as its twin aim advice and research and campaigns. Our Research and Campaigns work highlights policies and practices that unfairly impact upon our clients. Using anonymous feedback of client problems to Citizens Advice central office, it is used lobbying Parliament for change, to inform new and to amend existing legislation. The organisation also uses client experience to inform local networks of policymakers. The Chief Officer meets with both local MPs on a regular basis and discussions with Lancaster City Council led to an implementation of a kinder and more understanding Council Tax arrears Collection protocol and to work more closely in partnership on our shared aims. We play an active part in our regional Research and Campaigns team.

A more detailed account of the Organisation's research and campaign activities can be found in our annual Research and Campaigns plan.

The Trustees of Citizens Advice North Lancashire believe they have complied with the duty in Section 4 of the Charities Act 2006, to have due regard to the public benefit guidance published by the Charity Commission. The Trustees have also confirmed that the major risks to the charity are regularly reviewed, and systems and procedures are in place to mitigate those risks.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2021

4 Achievements and performance

The main performance and achievements during the year were as follows:

- addressed client issues including debt, welfare benefits, housing, employment, legal & other matters of social welfare law
- conducted client surveys as a basis for testing perceptions of Organisation services and on preferences for where people wanted to access their advice
- undertook lobbying of local MPs & central Government on a range of social welfare policy issues including Universal Credit
- formulated a revised 3-year strategic plan for 2019 to 2022
- Identified potential new funding opportunities to further the aims and strategic objectives in the business plan
- pursued opportunities to extend collaboration with local government & other local charitable/support agencies
- Our Chief Officer is an active member of the following:
 - Core group of the Lancaster District Food Poverty Alliance
 - Health and Wellbeing partnership
 - Civic commissioner on Morecambe Bay Poverty Truth Commission
 - Trustee of Morecambe Bay Food Bank
 - Member of CVS Leadership forum
- retained a significant number of volunteers whilst we work remotely
- maintained Specialist Quality Mark
- achieved an excellent rating in Citizens Advice Quality of Advice
- passed the Money Advice and Pensions Service peer review
- passed contract compliance audit for our Legal Aid Housing work.

5 Financial review

Total income for the year was £776,919 (2020: £616,808), of which, £318,545 (2020: £173,007) related to project-specific activities. A surplus was generated in the year of £129,221 (2020: Surplus £57,419).

The Trustee Board has agreed an unrestricted reserves policy equal to 3 months operating costs which would enable the Charity to maintain a sufficient level of reserves to enable funding of its normal programme of services to clients on a steady-state basis. This would also facilitate an orderly wind-down process in the event such was required.

The Trustees have considered the risks in respect of normal operating expenditure, redundancy costs, and restricted and unrestricted income. Citizens Advice North Lancashire enjoys resilient income streams from multiple, reliable sources and the Trustees believe that the policy of 3 months running costs is sufficient.

At 31st March 2021, unrestricted reserves stood at £279,243 (2020: £237,431) and restricted reserves were £123,301 (2020: £35,892). The Trustees will continue to strive to manage the Organisation's finances so that an adequate level of reserves can be maintained, in compliance with the reserves policy. Total free reserves after deduction of fixed assets are £238,207 (2020: £183,298), and £229,486 (2020: £165,484) after the deduction of designated funds. At 31st March 2021 the charity had a designated fund which consist of amounts set aside by the Trustees for specifically for investment in IT (£8,721).

The Trustees wish to acknowledge Lancaster City Council's support for the generalist advice work of the charity.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2021

5 Financial review (continued)

Other specific funding was received from:

- Legal Aid Agency - Housing
- Money Advice Service Debt Advice Project (MAS DAP - now known as the Money Advice and Pensions Service) - Debt
- The Henry Smith Charity - Welfare Benefits
- Comic Relief 2019 (Healthy Finances)
- Access to Justice Foundation (Litigants in Person - Employment Law)
- Community Justice Foundation - Covid grant)
- Community Fund - Advice Matters in the community
- A substantial anonymous donation

As required in its Memorandum, paragraph 4.15, in furtherance of its objects and for no other purposes, the Company has the power to invest or deposit the monies of the Company not immediately required for its purposes in or upon such investments securities or property as may be thought fit, subject nevertheless to such conditions & such consents as may for the time being, be imposed or required by law. Accordingly, such monies are held in higher bearing, but relatively risk-free, charity accounts

6 Plans for the future

Citizens Advice North Lancashire intends to continue the activities outlined above, subject to continued funding and to be proactive at taking opportunities for income generation opportunities.

The Trustee Board will continue to review its own internal operating policies, practices & expenses, in order to optimise the range & scope of client services. This will include the consideration of the means & available hours for client access, publicity & promotion of the work of the charity and the potential for securing new sources of funding for new services. Developing the new ways of working via telephone and community delivery services we started in March when Covid-19 pandemic sent us into lockdown. Recruitment & training of Volunteers will remain a priority, with new roles identified to meet client need, together with continued training & personal development, where appropriate, of paid and unpaid staff.

Further opportunities will be sought for funding and developing collaborative arrangements to serve the local community, through local government departments and with other charitable & support agencies.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS REPORT AS REQUIRED BY COMPANY LAW) FOR THE YEAR ENDED 31 MARCH 2021

7 Statement of Trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations. The trustees have taken advantage of the small companies' exemption in the Companies Act 2006.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). 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 charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

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

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

On behalf of the board of trustees (who are also directors under company law)



Dr. Alan Hatton Yeo - MBE
Chair of Trustees

Dated: 30/11/21

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NORTH LANCASHIRE CITIZENS ADVICE BUREAU

FOR THE YEAR ENDED 31 MARCH 2021

I report on the accounts of the charitable company for the year ended 31 March 2021 which are set out on pages 11 to 24.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company'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.

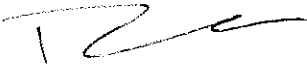
Independent examiner's statement

Since the charitable company's 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 Certified Chartered Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

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.



Richard Hall FCCA
MHA Moore and Smalley
Chartered Accountants
Priory Close
St Mary's Gate
Lancaster
LA1 1XB

1 December 2021

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	3	9,095	-	9,095	8,533
Charitable activities	4	420,188	318,545	738,733	599,697
Trading activities	5	2,131	-	2,131	2,369
Investments	6	619	-	619	889
Other income	7	9,838	16,503	26,341	5,320
Total		441,871	335,048	776,919	616,808
Expenditure on:					
Charitable activities	8	400,059	247,639	647,698	559,389
Total		400,059	247,639	647,698	559,389
Net Income/(expenditure)		41,812	87,409	129,221	57,419
Transfers between funds		-	-	-	-
Net movement In funds		41,812	87,409	129,221	57,419
Reconcillation of funds:					
Total funds brought forward		237,431	35,892	273,323	215,904
Total funds carried forward	18	279,243	123,301	402,544	273,323

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 14 to 24 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2021

		2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	12		41,036		54,133
Current assets					
Debtors	13	28,240		17,598	
Cash at bank and in hand		390,755		315,223	
			418,995		332,821
Creditors: amounts falling due within one year	14	(57,487)		(105,373)	
Net current assets			361,508		227,448
Total assets less current liabilities			402,544		281,581
Provisions for liabilities	15		-		(8,258)
Net assets			402,544		273,323
Funds:					
Unrestricted funds			279,243		237,431
Restricted income funds			123,301		35,892
Total funds	18		402,544		273,323

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

Trustees' 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 trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts were approved by the members of the committee and authorised for issue on the 30/11/21 and are signed on their behalf by:

Dr. Alan Hatton - Yeo MBE

Dr. Alan Hatton Yeo - MBE

Chair of Trustees

Company Registration Number: 07298912

The notes on pages 14 to 24 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2021

	2021 Total £	2020 Total £
Cash generated in operating activities	76,151	131,058
Cashflows from investing activities		
Investment income	(619)	(889)
Cash provided by investing activities	75,532	130,169
Increase in cash and cash equivalents in the year	75,532	130,169
Cash and cash equivalents b/fwd	315,223	185,054
Cash and cash equivalents c/fwd	390,755	315,223
Reconciliation of net movement in funds to net cashflow from operating activities		
Net movement in funds	129,221	57,419
Investment income received	619	889
Depreciation	13,097	13,097
(Increase)/Decrease in debtors	(10,642)	(7,170)
Increase/(Decrease) in creditors	(47,886)	66,823
Increase/(Decrease) in provisions	(8,258)	-
Net cash generated in operating activities	76,151	131,058
Components of cash and cash equivalents		
Cash at bank and in hand	390,755	315,223
	390,755	315,223

The notes on pages 14 to 24 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Legal form

The charity constitutes a limited company, limited by guarantee as defined by the Companies Act 2006, incorporated in England and Wales. The address of the charity, the nature of its operations and its principal activities are all detailed in the Trustees' report and charity administrative details pages in these financial statements.

Basis of accounting

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with the accounting policies set out in note to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements have been prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

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

Preparation of the accounts on a going concern basis

During the year and before the approval of the accounts, there has been an escalation of measures taken within society to combat the COVID-19 pandemic. The trustees consider the charity to have a sufficient level of working capital to see it through the upcoming months and there is reasonable expectation that the charity has adequate resources to continue operations for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Taxation

The charity is recognised by the Inland Revenue as a UK Charity and is entitled to exemptions from corporation tax.

Income

Donations are included as they are receivable by the charity, except insofar as they are incapable of financial measurement.

Grants received to finance the activities of the bureau are credited to the SOFA in the period to which they relate. Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

No income is shown net of expenditure.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost in "other costs" within charitable activities expenditure.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (continued)

Support costs are those which assist the work of the charity but do not directly represent charitable activities and include office costs and governance costs. They are incurred directly to support the objectives of the charity. Where costs cannot be directly attributed to a particular heading, they have been allocated on a basis consistent with the use of the resources.

Tangible fixed assets

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold buildings	-	4% straight line on original cost value
Equipment	-	25% straight line on original cost value
Fixtures and fittings	-	25% straight line on original cost value

Freehold land is not depreciated.

Debtors and creditors

Debtors and creditors with no stated interest rate and receivable and payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Cash and cash equivalents

Cash represents cash held on call at banks and cash held in hand.

Pensions

The charity operates a defined contribution pension scheme for all of its employees. Contributions paid are charged to the SOFA in the period to which they relate.

Accumulated funds

Unrestricted funds - these are available for use at the discretion of the trustees in furtherance of the general activities of the charity

Restricted funds - these are subjected to restrictions on their expenditure imposed by the donor. The restricted fixed asset fund represents assets purchased from specific grants and funds future depreciation of those assets.

Designated funds - these are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments but does not currently hold any instruments that are classified as "other" in these financial statements. Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to contractual provisions of the instrument.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method. Financial assets classified as receivable within one year are not amortised.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (continued)

Impairment of financial assets

Financial assets are assessed for indicators of impairment at each reporting end date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. The impairment loss is recognised in the statement of financial activities.

De-recognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity.

Classification of financial liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into.

Basic financial liabilities

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

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

2 Judgements and key sources of estimation uncertainty

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

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

There have been no significant judgements, except for those involving estimates, made in the process of applying the above accounting policies.

There are no other key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

3 Income from donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Donations and gifts	9,095	-	9,095	8,533
	9,095	-	9,095	8,533

All income from donations and legacies in the comparative year was unrestricted.

4 Income from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Legal Aid Agency	151,430	-	151,430	222,242
Lancaster City Council	208,008	-	208,008	201,100
Face to Face Debt Advice	-	95,626	95,626	81,901
The Henry Smith Charity	-	59,500	59,500	60,500
Big Lottery Community Fund	-	130,757	130,757	-
Community Justice Fund	55,750	-	55,750	-
CitAd Remote	5,000	-	5,000	-
Citizens Advice "Help to Claim"	-	32,662	32,662	30,161
Energy Best	-	-	-	3,495
Other general advice	-	-	-	298
	420,188	318,545	738,733	599,697

Income from charitable activities included £172,562 in restricted funds and £427,135 in unrestricted funds in the prior year.

5 Income from trading activities

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Fundraising	-	-	-	275
Gift Aid	2,131	-	2,131	2,094
	2,131	-	2,131	2,369

All income from trading activities in the comparative year was unrestricted.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

6 Income from investments

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Interest receivable	619	-	619	889
	619	-	619	889

All income from investments was unrestricted in the prior year.

7 Other income

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Other income	9,838	16,503	26,341	5,320
	9,838	16,503	26,341	5,320

Other income included £445 in restricted funds and £4,875 in unrestricted funds in the prior year.

8 Costs of charitable activities

Activity	Activities directly undertaken (advice & support) £	Total 2021 £	Total 2020 £
Staff costs	449,519	449,519	382,301
Other staff and volunteer costs	1,075	1,075	9,378
Office costs	37,102	37,102	793
Premises costs	4,112	4,112	3,670
Other costs	5,445	5,445	11,487
Disbursements	1,113	1,113	1,151
Depreciation	9,093	9,093	9,093
Support Costs (note 9)	140,239	140,239	141,516
	647,698	647,698	559,389

Of the expenditure above, £247,639 (2020: £169,148) related to restricted income funds, and £400,059 (2020: £390,241) related to unrestricted income funds.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

9 Support costs

	Total 2021 £	Total 2020 £
Office support costs	42,822	38,684
Premises costs	35,928	45,490
Other costs	48	2,986
Legal costs	656	2,257
Support staff costs	58,385	49,627
Independent examination	2,400	2,400
Trustees expenses	-	72
	140,239	141,516

10 Net income/(expenditure)

	2021 £	2020 £
Net income/expenditure is stated after charging/(crediting):		
Depreciation	13,097	13,097
Independent examiner's remuneration: - independent examination fee	2,520	2,400

11 Analysis of staff costs, trustee remuneration and expenses and the cost of key management personnel

	2021 £	2020 £
Wages and salaries	470,082	396,959
Social security costs	28,616	27,573
Other pension costs	9,206	7,396
	507,904	431,928

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

11 Analysis of staff costs, trustee remuneration and expenses and the cost of key management personnel (continued)

Particulars of employees:

The average number of employees during the year was as follows:

	2021 No	2020 No
Number of staff (full-time equivalents)	22	20

We are required by statute to disclose any employees remunerated more than £60,000 in the year. No such salaries were paid in either the current or prior year.

The charity trustees were not paid and did not receive any other benefits from employment with the charity in the year (2020: £nil). Travelling and other reimbursed expenses amounting to £nil (2020: £72) were paid to one trustee during the year.

Key management personnel at the charity received aggregate remuneration in the year of £40,749 (2020: £39,359) which includes social security costs and pension contributions.

12 Tangible fixed assets

	Land and buildings £	Equipment £	Fixtures & fittings £	Totals £
Cost				
At 1 April 2020	71,984	61,391	10,867	144,242
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 March 2021	71,984	61,391	10,867	144,242
Depreciation				
At 1 April 2020	36,036	43,206	10,867	90,109
Charge for the year	4,004	9,093	-	13,097
Eliminated on disposals	-	-	-	-
At 31 March 2021	40,040	52,299	10,867	103,206
Net book value				
At 31 March 2021	31,944	9,092	-	41,036
At 1 April 2020	35,948	18,185	-	54,133

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

13 Debtors: Amounts falling due within one year

	2021	2020
	£	£
Other debtors	26,677	16,129
VAT repayable	1,411	-
Prepayments	152	1,469
	<hr/>	<hr/>
	28,240	17,598
	<hr/> <hr/>	<hr/> <hr/>

14 Creditors: Amounts falling due within one year

	2021	2020
	£	£
Trade creditors	17,376	13,004
Taxes and social security costs	7,945	15,839
Other creditors	6,057	63,325
Accruals	26,109	13,205
	<hr/>	<hr/>
	57,487	105,373
	<hr/> <hr/>	<hr/> <hr/>

15 Provisions for liabilities

No provisions have been included in the financial statements. Included within the prior year financial statements was a provision of £8,258 for potentially repayable legal aid income.

16 Pension costs

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in independently administered funds. The pension cost charge represents contributions payable by the charity to the fund.

	2021	2020
	£	£
Contributions payable by the charity for the year	9,206	7,396
	<hr/>	<hr/>
	9,206	7,396
	<hr/> <hr/>	<hr/> <hr/>

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

17 Commitments under operating leases

As at 31 March 2021 the charity was committed to making the following payments under non-cancellable operating leases:

	2021 Other items £	2020 Other items £
Within 1 year	4,248	4,248
Within 2 to 5 years	3,540	7,788
After more than 5 years	-	-
	7,788	12,036

18 Analysis of charitable funds: current year

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Unrestricted funds					
General fund	219,617	441,871	(400,059)	9,093	270,522
Designated funds	17,814	-	-	(9,093)	8,721
	237,431	441,871	(400,059)	-	279,243
Restricted funds					
Face to Face	-	95,626	(84,541)	-	11,085
Community Fund	-	130,757	(81,608)	-	49,149
LIP Access to Justice Foundation	-	16,503	(6,262)	-	10,241
Help to Claim	7,676	32,662	(27,828)	-	12,510
The Henry Smith Charity	28,216	59,500	(47,400)	-	40,316
	35,892	335,048	(247,639)	-	123,301
Total funds	273,323	776,919	(647,698)	-	402,544

Restricted funds are analysed as follows:

Face to face debt advice – a restricted fund for the provision of debt advice to the local community.

Community Fund – National Lottery funding to adapt, extend and expand the work of Citizens Advice North Lancashire in community settings that reach the most vulnerable members of the communities we serve.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

18 Analysis of charitable funds: current year (continued)

Lip Access to Justice foundation – grant funding to improve access to justice for the most vulnerable in society.

Help to Claim – funding rolled out by National Citizens Advice to set up and deliver support to clients with Universal Credit claims

The Henry Smith Charity – grant funding to provide specialist advice on Welfare Benefits.

Designated Funds:

Designated funds consist of amounts set aside by the Trustees to undertake specific projects. The charity has a designated fund for investment in IT (£8,721) which is being released to match the depreciation charge of these assets. The charity also had a designated fund for telephone advice services which was fully spent in the period.

19 Analysis of charitable funds: prior year

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Unrestricted funds					
General fund	136,110	443,801	(390,241)	29,947	219,617
Designated funds	35,135	-	-	(17,321)	17,814
	171,245	443,801	(390,241)	12,626	237,431
Restricted funds					
Face to Face	-	81,901	(71,305)	(10,596)	-
Comic Relief	26,839	-	(25,420)	(1,419)	-
The Galbraith Trust	14,132	-	(13,521)	(611)	-
Help to Claim	3,688	30,606	(26,618)	-	7,676
The Henry Smith Charity	-	60,500	(32,284)	-	28,216
	44,659	173,007	(169,148)	(12,626)	35,892
Total funds	215,904	616,808	(559,389)	-	273,323

Details of funds still in place are included in note 18 of the financial statements. Details on fund transfers are included in note 23.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

20 Analysis of net assets by funds: current year

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 March 2021 are represented by:			
Tangible fixed assets	41,036	-	41,036
Current assets	295,694	123,301	418,995
Creditors: amounts falling due within one year	(57,487)	-	(57,487)
Provisions for liabilities	-	-	-
	<hr/>	<hr/>	<hr/>
	279,243	123,301	402,544

21 Analysis of net assets by funds: prior year

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 March 2020 are represented by:			
Tangible fixed assets	54,133	-	54,133
Current assets	296,929	35,892	332,821
Creditors: amounts falling due within one year	(105,373)	-	(105,373)
Provisions for liabilities	(8,258)	-	(8,258)
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	300,176	35,892	273,323

22 Related party transactions

There are no related party transactions that require disclosure in the current or prior period beyond the Trustee expenses detailed in note 11.

There is no ultimate controlling party in the current or prior period.

23 Fund transfers

During the prior year the restricted fund balances for Face-to-Face debt advice, Comic Relief, and The Galbraith Trust were reclassified as unrestricted as the projects were completed during the year and such funds are available for general use. No fund transfers occurred from restricted funds in the current year.

24 Company limited by guarantee

Every member guarantees, in the event of the charitable company being wound up, while he, she or it remains a member, or within 12 months of he, she or it ceasing to be a member, to contribute £1 towards the costs of dissolution and the liabilities incurred by the charity while the contributor was a member.