

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	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	2025	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		321,722	784,512	1,106,234	875,450
Expenditure on:					
Charitable activities	7	208,902	848,587	1,057,489	979,082
Total		208,902	848,587	1,057,489	979,082
Net income / (expenditure)		112,820	(64,075)	48,745	(103,632)
Transfers between funds		(43,107)	43,107	-	-
Net movement in funds		69,713	(20,968)	48,745	(103,632)
Reconciliation of Funds:					
Total funds brought forward		334,987	28,849	363,836	467,468
Total funds carried forward		404,700	7,881	412,581	363,836

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.

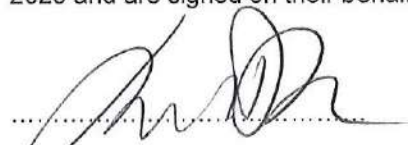
NORTH LANCASHIRE CITIZENS ADVICE BUREAU
BALANCE SHEET
AS AT 31 MARCH 2025

		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.

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
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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.