

**CITIZENS ADVICE LINCOLNSHIRE**

**STATEMENT OF ACCOUNTS**

**for the year ended**

**31 March 2025**



# **CITIZENS ADVICE LINCOLNSHIRE**

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**for the year ended 31 March 2025**

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**CITIZENS ADVICE LINCOLNSHIRE**  
**Legal and Administrative Information**  
**for the year ended 31 March 2025**

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**Trustees**

J H Clews	Co-chair
S Bradford	
M Stark	
S Nand	
M S Hallewell	
J M Paterson	Appointed 21 June 2024

**Treasurer**

Position vacant

**Registered Office**

Municipal Buildings  
West Street  
Boston  
Lincolnshire  
PE21 8QR

**Independent Examiner**

K J Maggs F.C.A.  
Hoekman Way  
Spalding  
Lincolnshire  
PE11 3HE

**Bankers**

Unity Trust Bank  
Brindley Place  
60 Broad Street  
Birmingham  
West Midlands  
B1 2HB

# **CITIZENS ADVICE LINCOLNSHIRE**

## **Trustees' Annual Report**

**for the year ended 31 March 2025**

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The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025.

### **Constitution and objectives**

The charity is constituted by its governing document and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006 via Memorandum and Articles of Association adopted 12 October 2012.

The charity is a registered charity with the Charity Commission and its registration number is 1154133. The charity's company number is 08250528.

Citizens Advice Lincolnshire (CAL) was formed in October 2012 by the then seven Citizens Advice Bureaux in the county of Lincolnshire. Since then six of these members have now consolidated into three new organisations and the current membership of CAL is:

- Citizens Advice Lincoln & Lindsey
- Citizens Advice Mid Lincolnshire
- Citizens Advice South Lincolnshire

CAL was formed in order to facilitate co-operation between members for the purposes of delivering improved, more sustainable services to clients. A business plan was developed and agreed based on the main aims of:

- Developing a strategic direction for CA services throughout the county.
- Improving relationships with stakeholders.
- Securing increased funding.
- Co-ordinating services to ensure that they are effective, efficient and accessible.

### **Public Benefit**

The trustees consider that the objectives and activities of the charity are in accordance with the Charity Commissions' general guidance on public benefit. The details of public benefit are covered within other areas of this report especially under the heading of 'Achievements, performance and developments'.

CAL works to support the operations of the CA members in Lincolnshire by obtaining essential funding to enable these members to provide continued advice for those who need support within the community of Lincolnshire.

### **Induction of new trustees**

Trustees are appointed based upon their understanding of the aims and objectives of the charity. Suitability to hold the post of a trustee is assessed upon that person's role within the Citizens Advice organisation and how it complements the aims of the charity.

Trustees are responsible for the high level strategic development and direction of the charity. Management of the charity's day to day affairs is delegated to specifically appointed trustees who represent the interests of the participating members of the charitable company.

# **CITIZENS ADVICE LINCOLNSHIRE**

## **Annual Report (continued)**

**for the year ended 31 March 2025**

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### **Achievements**

The results for the financial year are shown on pages 6 to 7 along with supporting notes from page 8 onwards.

Closer working between CAL members has resulted in consolidation of six members into three organisations covering the south and mid Lincolnshire areas.

CAL has facilitated a close working relationship with Lincolnshire County Council (LCC) and significant improvements in reporting and monitoring processes have resulted. CAL has also established relationships with the wider social and health network.

### **Future Developments**

Stronger and clearer links with stakeholders and potential partner organisations continue to be forged, creating a single point of contact for members. This approach has continued to be of benefit to LCC, a major funder who continues to partner with CA to deliver advice across the county.

Currently the LCC grant is a three year funding agreement from April 2024 with uplifts aligned to the national living wage rate, subject to satisfactory quarterly performance reviews

As the funding landscape for all within the charity sector becomes challenging given government funding restrictions, members of CAL will continue to share practice and learning to ensure a high quality, efficient and sustainable service for the citizens of Lincolnshire.

### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

CAL recognises that trustees on the board also hold trustee positions in the participating members of the company. As all are included it does not have potential for a conflict of interest due to the consortium nature of the company.

CAL is an Associate Member of Citizens Advice and is subject to an examination against the Membership Agreement which is designed to strengthen Corporate Governance and Financial Management.

### **Reserves policy**

All funds receivable are disbursed to members using an agreed formula. Funding received from participating members allowed CAL, the company to be administered.

CAL does not look to create any reserves and at the year end any surplus will:

- Be returned to members applicable, or
- Held with CAL by agreement with the board, or
- Used for specific purposes with board agreement, or
- Repaid to funders if not used in accordance with the original funding application and offer.

# **CITIZENS ADVICE LINCOLNSHIRE**

## **Annual Report (continued)**

**for the year ended 31 March 2025**

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### **Trustees Responsibilities**

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and 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.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records that 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.

FOR AND ON BEHALF OF THE TRUSTEES

**J H Clews**

Co-Chair

Date: **20 May 2025**

# **Independent Examiner's Report to the Trustees of CITIZENS ADVICE LINCOLNSHIRE**

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I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which are set out on pages 6 to 12.

## **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 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 the company's accounts 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 company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material 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 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Date: **13 June 2025**

**K.J. Maggs** B.A., F.C.A.  
Chartered Accountant  
Spalding

# CITIZENS ADVICE LINCOLNSHIRE

## Statement of Financial Activities (including Income and Expenditure Account) for the year ended 31 March 2025

	Notes	Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
<b>Income from:</b>					
Donations					
Charitable activities	3	295,236	-	295,236	278,000
Investments		-	-	-	-
<b>Total</b>		<u>295,236</u>	<u>-</u>	<u>295,236</u>	<u>278,000</u>
<b>Expenditure on:</b>					
Charitable activities	4	295,048	-	295,048	277,903
<b>Total</b>		<u>295,048</u>	<u>-</u>	<u>295,048</u>	<u>277,903</u>
<b>Net income</b>		<b>188</b>	<b>-</b>	<b>188</b>	<b>97</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		2,101	-	2,101	2,004
<b>Total funds carried forward</b>		<u><b>2,289</b></u>	<u><b>-</b></u>	<u><b>2,289</b></u>	<u><b>2,101</b></u>

All income and expenditure derive from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.



# CITIZENS ADVICE LINCOLNSHIRE

## Balance Sheet

at 31 March 2025

	Notes	Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
<b>Current assets</b>					
Debtors	6	429	-	429	429
Cash at bank		3,116	-	3,116	2,892
		<u>3,545</u>	<u>-</u>	<u>3,545</u>	<u>3,321</u>
<b>Creditors:</b>					
Amounts falling due within one year	7	1,256	-	1,256	1,220
		<u>2,289</u>	<u>-</u>	<u>2,289</u>	<u>2,101</u>
<b>Net current assets</b>					
		<u>2,289</u>	<u>-</u>	<u>2,289</u>	<u>2,101</u>
<b>Total assets less current liabilities</b>		<u><b>2,289</b></u>	<u><b>-</b></u>	<u><b>2,289</b></u>	<u><b>2,101</b></u>
<b>Charity funds</b>					
Unrestricted		<u>2,289</u>	<u>-</u>	<u>2,289</u>	<u>2,101</u>

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

For the year ending 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of the accounts.

These financial statements were approved by the board of directors and authorised for issue on **20 May 2025**.

Signed on behalf of the board of directors.

**J H Clews**  
Trustee

**S Bradford**  
Trustee

Company number: 08250528

The notes on pages 8 - 12 form a part of these accounts

# **CITIZENS ADVICE LINCOLNSHIRE**

## **Notes to the Financial Statements**

**for the year ended 31 March 2025**

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### **1. Company information**

Citizens Advice Lincolnshire is a company limited by guarantee registered in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities is to facilitate co-operation between members for the purposes of delivering improved, more sustainable services to clients.

### **2. Accounting policies**

#### **Basis of Preparation of Financial Statements**

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented 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.

#### **Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

The charity receives government grants in respect of core funding and projects involving the member bureaux. Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Investment income primarily being interest is recognised using the effective interest method.

#### **Resources expended**

Expenditure is included in the statement of financial activities on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

#### **Allocation and apportionment of costs**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

Support costs include all those overhead costs for utility services, and other services and costs, which are in support of the activity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

**CITIZENS ADVICE LINCOLNSHIRE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 March 2025**

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**2. Accounting policies (continued)**

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes with the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 20% on reducing balance
Computer equipment	- 15% on reducing balance

**Debtors and creditors receivable / payable within one year**

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

**Taxation**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

**3. Charitable activities income**

	<b>2025</b>		<b>2025</b>
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Grant monies receivable:			
Lincolnshire County Council	295,236	-	295,236
	<u>295,236</u>	<u>-</u>	<u>295,236</u>
			<u>278,000</u>

**CITIZENS ADVICE LINCOLNSHIRE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 March 2025**

**4. Charitable activities expenditure**

	Unrestricted £	2025 Restricted £	Total £	2025 Total £
Charitable activities				
Bureaux re Core funding	290,988	-	290,988	274,000
Support costs				
Finance charges	79	-	79	73
Insurance	432	-	432	422
Administration fees	2,124	-	2,124	2,000
Sundry expenses	50	-	50	50
	<u>2,685</u>	<u>-</u>	<u>2,685</u>	<u>2,545</u>
Governance costs				
Independent Examiner's fee	1,250	-	1,250	1,220
Legal and professional fees	125	-	125	125
Statutory fees	-	-	-	13
	<u>1,375</u>	<u>-</u>	<u>1,375</u>	<u>1,358</u>
	<u>295,048</u>	<u>-</u>	<u>295,048</u>	<u>277,903</u>

**5. Trustees remuneration**

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 (2024 - None).

**Trustees expenses**

There were no trustees' expenses paid for the year ended 31 March 2025 (2024 - None).

**6. Debtors**

	2025 £	2024 £
Prepayments	<u>429</u>	<u>429</u>

**7. Creditors**

	2025 £	2024 £
Accruals	<u>1,256</u>	<u>1,220</u>

**8. Related parties**

Each member bureau has a representative on the board of trustees.

The trustees control the charity as a body and none of the trustees can individually exert control.

**CITIZENS ADVICE LINCOLNSHIRE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 March 2025**

**9. Fund comparatives**

**Statement of Financial Activities**

	<b>Unrestricted funds</b>	<b>2024 Restricted funds</b>	<b>Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income from:</b>			
Charitable activities	278,000	-	278,000
<b>Expenditure on:</b>			
Charitable activities	277,903	-	277,903
<b>Net income / (expenditure)</b>	<b>97</b>	<b>-</b>	<b>97</b>
<b>Reconciliation of funds:</b>			
Total fund brought forward	2,004	-	2,004
<b>Total fund carried forward</b>	<b>2,101</b>	<b>-</b>	<b>2,101</b>

**Balance Sheet**

	<b>Unrestricted funds</b>	<b>2024 Restricted funds</b>	<b>Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Current assets</b>			
Debtors	429	-	429
Cash at bank	2,892	-	2,892
	3,321	-	3,321
<b>Creditors:</b>			
Amounts falling due within one year	1,220	-	1,220
<b>Net current assets</b>	<b>2,101</b>	<b>-</b>	<b>2,101</b>
<b>Total assets less current liabilities</b>	<b>2,101</b>	<b>-</b>	<b>2,101</b>
<b>Charity funds</b>			
Unrestricted	2,101	-	2,101

**CITIZENS ADVICE LINCOLNSHIRE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 March 2025**

**9. Fund comparatives (continued)**

**Charitable activities income**

	<b>2024</b>		<b>Total</b>
	<b>Unrestricted</b>	<b>Restricted</b>	
	<b>£</b>	<b>£</b>	<b>£</b>
Grant monies receivable			
Lincolnshire County Council	278,000	-	278,000

**Charitable activities expenditure**

	<b>2024</b>		<b>Total</b>
	<b>Unrestricted</b>	<b>Restricted</b>	
	<b>£</b>	<b>£</b>	<b>£</b>
Charitable activities			
Bureaux re Core funding	274,000	-	274,000
Support costs			
Finance charges	73	-	73
Insurance	422	-	422
Administration fees	2,000	-	2,000
Sundry expenses	50	-	50
	2,545	-	2,545
Governance costs			
Independent Examiner's fee	1,220	-	1,220
Legal and professional fees	125	-	125
Statutory fees	13	-	13
	1,358	-	1,358
	277,903	-	277,903