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North Lancashire Citizens Advice Bureau

Trustees' Report and Financial Statements

For The Year Ended
31 March 2026

NORTH LANCASHIRE CITIZENS ADVICE BUREAU

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Trustees' Annual Report and Financial Statements 2025/26

Welcome

Chair's Introduction - Anna Lorbiecki



It's been a busy and positive year both internally and externally. Within the organisation, its fantastic staff and volunteers, led by an amazing CEO and senior team, have provided advice to over 7,000 clients, addressed 25,530 issues: the vast majority from requests for help on benefits, though there is a notable increase on housing related issues. These colleagues, supported by a continuous training programme and a stable work environment, provide professional support with a high level of consistency and continuity – all delivered with kindness. The quality of their work and the systems they work within, have been recognised as being of the highest quality (Green Light) as assessed by National HQ at its recent in-depth Leadership Self- Assessment.

Nearly £34 million in Public Value has been generated, while organisational finances have displayed a healthy turn around; moving from a small loss to over £100,000 surplus in 2025/26. Our Charity has a large number of staff to support (35 staff and 57 volunteers), a level essential to meet increasingly high and complex demands from clients. This is made possible by financial and organisational strategies which place securing sustainable funding, both now and for future, at the centre. This is increasingly urgent given uncertainty over the forthcoming reorganisation of local government and effects that might have on its core grant, currently provided by Lancaster City Council.

For these reasons, reaching outwards is vital: while great success has been achieved in securing major funding from national, regional and local organisations – such as Trussell, Morecambe Bay Food Bank, The National Lottery and MacMillan – they can have a short life, as can be seen in this report: constant efforts are being made for funding extensions and in making new funding applications.

Research and Campaigns activity has been busy identifying current and future trends on policies and practices which unfairly affect people, so they are identified and overcome. (E.g. Contributing advice on knowledge on scrapping the Two Child Benefit Limit and to the Timms Reviews of the barriers faced by disabled people.)

So CANL can make its presence, and the work it does, felt and heightened – intense time is spent: networking; communicating with the media, both locally and nationally; working in partnership with other local providers (e.g. Schools, Colleges, NHS) alongside our local MPs and National Campaigners. Being visible to the public eye is key to serving clients.

Anna Lorbiecki, Co-Chair of Trustees

Chief Executive's Review



Our talented team of staff, volunteers, trustees and partners work tirelessly for the benefit of residents and to provide a skilled, compassionate and person-centered service so that people are equipped with the advice and information they need to make informed decisions and to find a way forward to solve the problems they are facing.

2025/26 has been another year where demand for our service remains very high because of the difficult problems being faced by many people in our community. We have seen issues with housing at unprecedented levels and we know that for many people the cost of living crisis is not over. Rising bills make it virtually impossible for some residents to manage their household budgets. We have continued to work on our research and campaigns to point out where policy issues are having a detrimental impact on residents and in 2025/26 our child poverty report had particular impact in the local media.

We are proud of the impact we make locally and nationally and grateful to our funders who allow us to do our work.

Joanna Young, CEO

Citizens Advice North Lancashire at a Glance

Who We Are

We are a team of thirty five staff and fifty volunteers. Our advisers, whether voluntary or paid, are fully trained under the Citizens Advice training programme.

Our board of seven trustees oversees our work providing governance and support to the team.
We are members of the national Citizens Advice network and our advice is checked monthly by the Quality Advice Assessment (QAA) process run by our national charity. We are also inspected annually by our national charity to ensure our work is of the highest standard. We are regulated by the Financial Conduct authority and we hold the Advice Quality Standard.

Our dedicated volunteers work tirelessly to provide advice and support to our clients. From students to retirees, we welcome volunteers from all walks of life and from all backgrounds. All volunteers undergo rigorous training and give their time to help clients with any number of queries and advice needs. Around a quarter of our staff started as volunteers and have gone on to work with us.

Where We Work

We have two offices, on Queen Street in Morecambe and on George Street in Lancaster. These offices are where we work from five days per week, seeing clients by appointment or over the phone.

We operate a drop in service on Tuesday, Wednesday and Thursday from 10-2 at both offices where people can drop in to seek help from our volunteer advisers.

We operate our Messageline Service for residents to leave us a voicemail and get a call back - this is a very busy and successful service.

We also offer advice via email where appropriate.

Our community team offers advice via home visits for people who can't access our offices and we have a wide range of drop in sessions at community venues throughout our district where residents can meet an adviser in various locations including GP surgeries, community centres and other charities.

Our Vision

To help build a vibrant community in Lancaster District where people thrive.

Our Mission

To be an inclusive, welcoming local charity that listens deeply, provides expert advice and empowers people to solve the problems they are facing, and feel better.

Our Values

Empathetic

Knowledgeable

Welcoming

Passionate

Collaborative

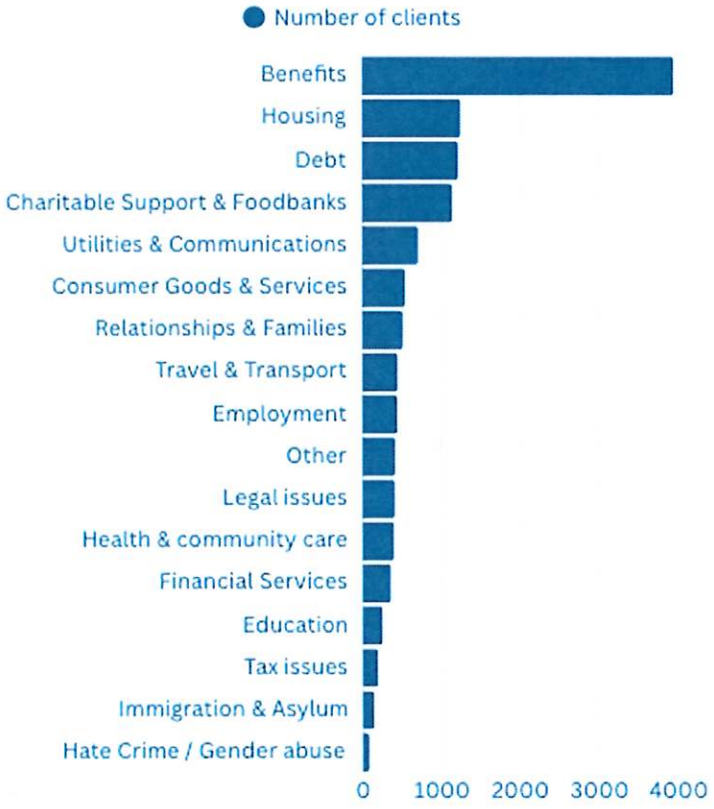
2025/26 in Numbers

- 7,151 clients helped
- 25,530 issues addressed
- 64% of clients had a health condition or disability
- 9,600 Volunteer hours donated
- £12,978,261 in direct financial impact to clients including
- £2.3m of debt written off
- £7.7m generated for local residents in increased income
- 35 Staff and 57 Volunteers make up our team

Why Our Work Matters

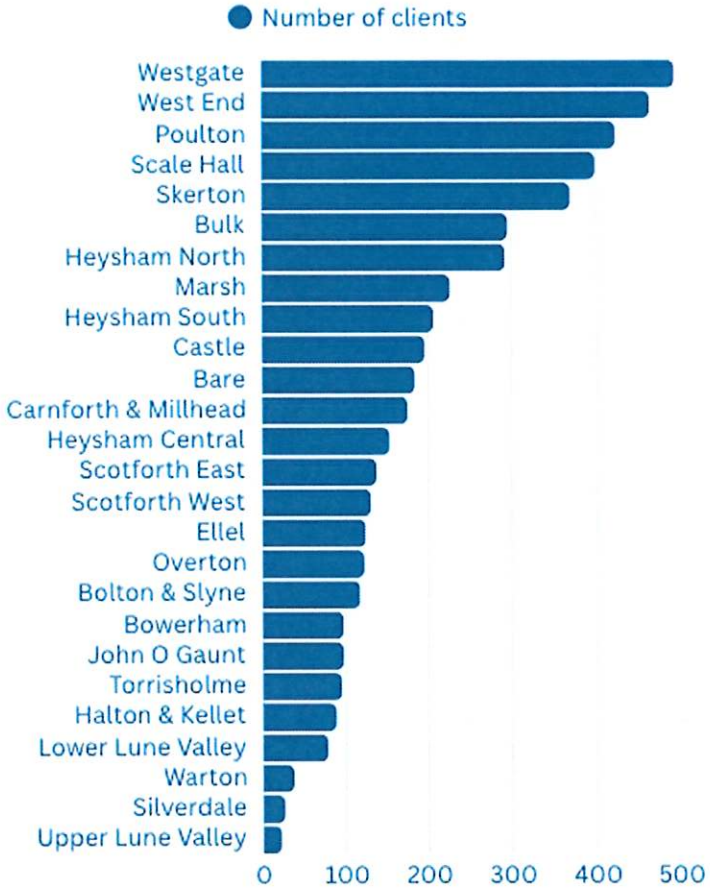
The Challenges Facing Our Communities

Our District faces significant challenges. Some of the wards in our District are the most deprived in the country and we have seen more complexity in the cases coming to us in the past year. Rising living costs, housing pressures, health inequalities and increasing demand on public services affects thousands of residents. The top reasons why people came to seek advice in 2025/26 are as follows:



Benefits is the largest area of our work by a wide margin and the largest area of this work is to do with Personal Independence Payments which is an area of the benefits system fraught with problems. Many people come to us to seek help with benefits because the cost of living is affecting them.

We know that deprivation is directly linked to our work, and you can see which Wards our clients came from in 2025/26 in the graphic below. (Around a fifth of clients don't disclose their address.) The most deprived Wards in the District are also the areas where the majority of our clients live. 64% of our clients have a health condition or disability.



What We Heard From Our Clients

In 2025/26 we saw a sustained increase in the number of people seeking help with housing issues. We are aware both locally and nationally that the pressure on housing and the lack of provision is affecting people. The frozen Local Housing Allowance (LHA) rates have caused problems for residents on low incomes who find it hard to find somewhere affordable to live, and we have campaigned on this issue and continue to do so.

For many of our clients the cost of living crisis is not over. Inflationary pressure on food and energy in particular is challenging for households on limited and fixed incomes, and combined with rising rents and council tax, makes for difficult choices for some. A large part of our work is ensuring that people know what assistance they are eligible for, and giving help to people who run into difficulties with benefits payments when there is a change or something goes wrong. We continue to see high numbers of people who struggle with digital skills, literacy, disability, language barriers and the ongoing connectivity issue in Lancaster where mobile reception and internet access has been limited by a faulty mast for a long period of time. We give help to clients with accessing the internet, form filling and understanding official documents. For those who can't access the internet, it's very difficult to access information and services.

Delivering Our Strategic Plan 2024–2027

Strategic Priority 1: We will be an Outstanding Charity

Achievements in 2025/26

We were inspected via the in depth Leadership Self Assessment by our national charity and achieved a 'green' rating across all nine areas of work, meaning that we are running a high quality service as follows:

- Board Governance - evaluates the board of trustees' effectiveness, skill, diversity, objectivity and capacity to oversee the charity. It examines how the Board holds the leadership team to account.
- Strategic and Business Planning - assesses whether our office has a clear, well-communicated strategy and checks if our plans align with the goals of national Citizens Advice and are realistic regarding local funding and capacity
- Equality Leadership - reviews how our charity promotes equity, diversity and inclusion (EDI) both internally and in the community. The includes ensuring our service is open and accessible to everyone in our community without barriers
- Advice Quality - examines how our office ensures that the advice we provide is accurate, impartial, independent, confidential and of a high quality. It reviews our adherence to quality frameworks and how we handle feedback or complaints
- Research and Campaigns - this measures how well our office uses the evidence we gather from our work to tackle systemic policy and practice problems. It assesses our contributions locally and nationally and our impact in making positive changes
- Risk Management - this focuses on our ability to identify, prioritise and mitigate operational, financial and legal risks, ensuring our charity is sustainable and can continue to serve the community
- Financial management - this evaluates the oversight of our finances and assesses how we forecast, monitor and manage our budgets, cashflow and reserves to maintain our financial health
- People Leadership - this assesses our workforce management covering recruitment, training, wellbeing and performance management. It ensures appropriate supervision is in place for all staff and volunteers and that we are working within the law and our own policies.
- Partnership and Networking - this looks at how we collaborate locally, regionally and nationally with partners, stakeholders and residents to work together for the benefit of clients, secure funding and improve outcomes for residents.

The outcome of our monthly Quality Assurance Assessments as carried out by our national charity in 2025/26 was 'Green' meaning that the quality of our advice is Good.

We hold the Advice Quality Standard Mark showing that the advice we give is of a consistently high standard.
In addition, all funded projects met their required targets in 2025/26. This is no mean feat and testament to the excellent project management undertaken by our team leaders.

Strategic Priority 2:

We will be a Sustainable Charity

Achievements:
We began 2025/26 with a relatively small deficit but ended the financial year with a surplus in excess of £100,000 as we secured additional projects and associated grant funding. We continually apply for funding where the opportunity arises.

It is our goal to ensure that we can retain our talented staff on projects where we can and we aim to maintain our FTE at 26 or above to ensure we can meet demand for our service. If we identify areas of service need, we will aim to increase this in the coming years.

In 2025/26 we launched our Calendar, which was our fundraising project. In partnership with Morecambe Bay Foodbank we raised over £10,000 for our Schools work by creating a beautiful calendar using photos taken by staff and volunteers. We also printed cards and postcards which continue to be sold via our e-commerce website which was developed and will allow us to continue to raise revenue online into the future. Our apprentice, Emily, has taken on a project to continue to promote our merchandise into 2026/27.

As ever we keep tight control on expenditure and thanks are due to our Operations Team Leader and Finance Manager for ensuring we get the best value for money when making purchases and buying services.

Strategic Priority 3:

We will be an Accessible, Welcoming and Responsive Charity

Achievements:
We sustained our regular opening hours and drop-in service throughout the year and we continued to deliver our community advice sessions in the community. In 2025/26 we are grateful to our partners for hosting us in the following locations:

- Heysham Health Centre
- Queens Square GP Surgery
- Stanley's Community Centre
- Positive Futures
- Lune Park Children's Centre
- Lancaster Library
- Lancaster District Homeless Action Service
- Carnforth Community Hub
- The Well
- Grace Ministries
- Our Father's House Lunch Club
- Community Events such as Lancaster Health Festival and Council housing summer events

As well as having a regular presence at:

- The Bay Information Hub (for those with neurological conditions and their family)
- Carnforth Memory Hub
- NHS Pulmonary Group

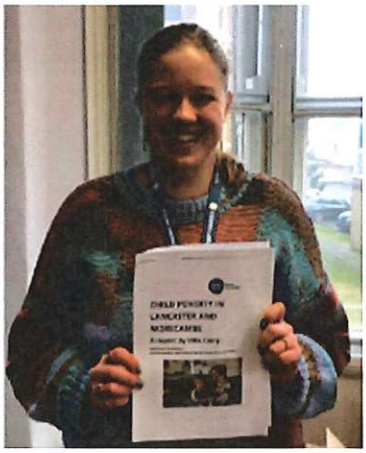
In addition, we have a team who can carry out home visits for those residents who can't leave the house due to health or caring reasons. This enables us to be truly accessible for the whole community.

Strategic Priority 4:

We will Speak Up for Our Clients and Our Community - Research and Campaigning is key to our work

Research and Campaigns (R&C) is one of our two core aims: along with providing advice to help people find a way forward, we research and campaign where policies or practices are unfairly impacting on people. In the past 12 months, we campaigned successfully for the Government to scrap the two child limit and we have contributed to **the Timms Review** calls for evidence, with our advisers and clients meeting with Sir Stephen Timms to share our concerns and ensure disabled people are included in the consultation and that their voices are heard.

In 2025/26 we met regularly with our local MPs to raise awareness of issues that have been particularly affecting our clients. We campaigned particularly in the area of Child Poverty and our adviser Ellie Curry, funded by the Trussell Trust, wrote her impactful report "Child Poverty In Lancaster and Morecambe" which led the regional news on its release.





We continue to be members of our local Poverty Truth Commission and our CEO Joanna is Co-Chair of the Poverty Truth Network (PTN), the national charity supporting commissions across the UK. In September Joanna was involved in delivering the keynote talk to the national Citizens Advice conference alongside the founder, Martin, and Co-Chair, Claire of the PTN.



Sir Stephen Timms, Lizzi Collinge MP and our advisers Phil McGrath and Gully Trevena during a Timms Review consultation in Morecambe.

We regularly send our evidence forms to both the area's MPs and local Councillors and County Councillors, ensuring they receive regular snapshots of what we are seeing in the community and what issues are impacting our clients.


citizens advice North Lancashire

KEY ISSUES WINTER 2026

THIS MONTH WE ARE CALLING FOR

January is usually our busiest month of the year.

In the first two weeks of January, Citizens Advice North Lancashire had contact with 744 clients, who had 1,344 issues.

We welcome the scrapping of the two child limit. **Thank you so much for your support**, for mentioning Citizens Advice North Lancashire in Parliament, and for reading our Child Poverty Report. **Thank you for fighting Child Poverty with us.**

We are also calling for:

- LHA rates to be brought in line with current average rent prices
- Scrap the Healthy Start Voucher scheme and increase child benefit
- Supply vitamins to expectant mothers and children under 5 for free
- Affordable, suitable social housing, and more investment in existing social housing
- Reform the benefit cap
- Stop the deduction of Maternity Allowance from Universal Credit payments
- Make the childcare system within universal credit much easier and less complex to use.
- We look forward to the Renters' Rights Bill that'll hold landlords accountable and put an end to Section 21 evictions.
- We are also calling for the terminally ill to be exempt from council tax. And that bus fares return to the £2 single fare.


Our R&C Lead, Caroline Robertson and CEO, Joanna Young, meeting with new County Councillors, elected in May 2025



Our CEO Joanna meets regularly with Lizzi Collinge MP to discuss casework and evidence forms

Along either side of R&C is communications and fundraising. We are constantly working on raising awareness of the charity through our comms and branding. We regularly post on social media and update our website with our latest news and advice on benefits, employment rights, housing, and more.

Our clear message is we are here for everyone, whoever you are and whatever your problem, and we aim to be visible in the community, regularly getting out and about.



The team attends both Pride events in Lancaster and Morecambe each year

We have appeared on local and national BBC News, and Channel 4 news this year. We were consulted about the changes to the energy price cap and our advisers were filmed and appeared as part of the top story of the BBC 6 'o' clock news. We regularly appear on local radio and in the local press, with frequent press releases to highlight the work we are doing and the campaigns we are running.

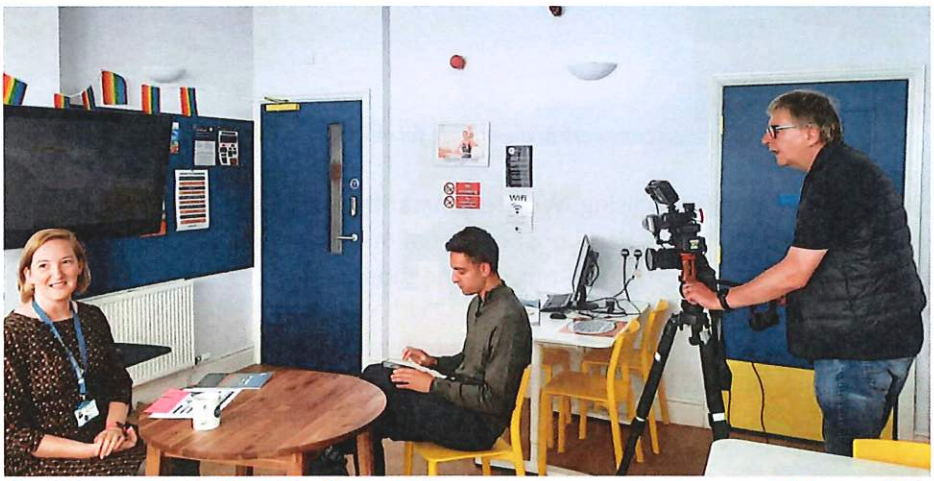




Our Adviser Lucy and CEO Joanna talking to national BBC news about the energy price cap



Our adviser Ellie speaks to BBC Look North about our Child Poverty Report - this story led the regional news that day



Our CEO Joanna being filmed for Channel 4 News who were covering the potential closure of Morecambe Football Club. Staff were not paid for many weeks and we supported some residents as a result.

This year we have set up an online shop, selling locally designed and produced products that celebrate the beauty of the Bay. Photos within our calendars were taken by staff and volunteers and all proceeds go towards our schools work. So far, these efforts have raised over £10,000 but have also raised local awareness of our charitable status.

We have been out and about with these products, at local markets, Christmas fairs and even before a game at Morecambe FC! It has been a real community effort, with young entrepreneurs at local schools helping to sell these products.

Pupils of Morecambe Bay Academy selling our products at a local Christmas market and our volunteer Wayne in the Arndale Centre in Morecambe





Partnership working within the community

In the summer of 2025 we partnered with Lancaster and Morecambe College by designing their Level One 'managing your personal finances' course which was given to all students on campus. Covering savings, budgeting and debt, it provided tutors with information and games so students could have a go at creating their own household budget, identify emergencies and think about savings, and learn about debt and how it really works. Part of our charitable mission is to educate and inform residents so we are delighted to be working with the college to educate about this important topic.





Our CEO Joanna (right) pictured with staff from Lancaster and Morecambe College, and our apprentice, Emily, receiving her achievement award recently

Community Training

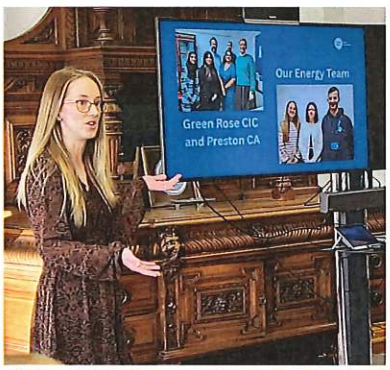
In 2025/26 we started to provide training to other third sector and public sector organisations in the community. We decided to do this so that we could

- Improve local knowledge about Citizens Advice, what we do and how we can help
- Help others to identify emergencies and respond appropriately
- Prevent detriment to clients by people giving well-meaning but incorrect advice
- Upskill partners in the community by education about advice topics
- Share our expertise
- Get better and more relevant referrals
- Make sure clients aren't being referred or signposted to us unnecessarily

In 2025/26 we provided training to a large number of local professionals in the community including members of the faith community at Heysham Church and at More Music, to NHS staff, staff from Adult Social Care, our local City Council and staff and volunteers from other charities in the District. We will continue to develop this work in the coming years.







Left to right: Our advisers Kara and Phil delivered Advice First Aid training to members of the Faith Community at St Peter's Church in Heysham; Our Benefits Basics training day, attended by over twenty different organisations; our adviser Emily explaining her project to elected members at our 'Afternoon with Citizens Advice' in March.

Strategic Priority 5:

We will Offer a Great Place to Work and Volunteer

Achievements:

We take the wellbeing of our staff and volunteers seriously and we want to ensure we provide a supportive, positive workplace for everyone on our team.

In 2025/26 we

- Recruited our Mental Health Team, who are volunteers among us who have done extra training in Mental Health First Aid and are on hand to support others
- Continued to provide our Duty role to support each other daily
- Provided a comprehensive training programme to all staff and volunteers to ensure everyone can access information, support and training
- Continued to invest in staff and volunteer wellbeing - providing fresh fruit, tea, coffee and biscuits every day
- Celebrated our teams with our regular Christmas Party and Summer Disco
- Provided wellbeing resources to our staff via our HR platform Bright Pay
- Held our regular all staff and volunteer meeting face to face every other month
- Staff also provide regular wellbeing walks on the prom, our book club and regular social events after work
- Our volunteers are supported by our Advice Services Director and Training Manager
- We offered placements to Social Work students from Lancaster University and from local schools and colleges
- We are a Disability confident employer

Our Volunteers - Wayne's Story



Hi I am Wayne, a year 2 Social Work Student at Lancaster University. I joined Citizens Advice North Lancashire (CANL) as my first placement for my course, and had been volunteering since. I was worried that I didn't have the experiences and knowledge to be helping people when I first joined, but I was eased into the team and the services quickly by the friendly colleagues of CANL.

It is a very rewarding experience to be volunteering as a student, the opportunities to implement approaches I learnt in the classroom and developing skills and tricks that I will be using throughout my career. Citizens Advice, with their links to the local systems, provides people in need with a tight knitted support net, which in our day and age, has become a crucial part of infrastructure to have. Last, I am really thankful to have had the opportunity to work and volunteer with Citizens Advice, I have gained so much more than I can imagine throughout the year, and I can't wait to be back once the school year starts again.

Our Staff - Emily's Story



We recruited Emily as our first ever apprentice in August 2025 for a 1 year placement. Emily applied to the programme via Lancaster and Morecambe College for the role of Client Services Team Member, under the Level 3 Business Support Apprenticeship.

She spends all her apprenticeship hours here, working 30 hours per week with us. Not only is she carrying out her role, she is also completing on-the-job project work (which has to be completed during her working hours) and expected to log a number of off the job training hours too. She is a huge asset to our team, and in the 9 months she's been with us, she's been running the department single handedly a number of times due to holidays.

We entered Emily into the Lancaster and Morecambe College Apprenticeship Awards in late 2025, and at the awards ceremony in January 2026 she stole the show by winning the Outstanding Newcomer Award!

Emily has been trained in all aspects of customer services and business administration, and has gained other valuable skills by learning about and dealing with clients from vulnerable backgrounds. She says she loves it here so much that she wants to stay after her apprenticeship ends, and may even want to train as an adviser.

Our Funded Projects 2025/26

As an independent local charity, we are dependent on funding in order to do our work and we are so grateful to all our funders for their support in allowing us to serve our community. In 2025/26 we worked on the following funded projects:

Core Grant from Lancaster City Council

LANCASTER CITY COUNCIL
Promoting City, Coast & Countryside

The core grant that we receive from Lancaster City Council provides the bedrock of our service, and supports our advice quality, advice supervision, core operations staff and volunteer training and support. It also funds our Messageline service and pays for a significant proportion of our overheads

Advice Matters

COMMUNITY FUND

Our Advice Matters project is funded by the National Lottery Community Fund and provides advice to people experiencing complex health conditions who have advice needs. Advice is provided in the community and via home visits and supports a team of six staff.

Energy Matters

Energy Redress Scheme

Funded by the Energy Redress Team and delivered in partnership with Green Rose CIC and Preston Citizens Advice our Energy Matters team supports clients with energy advice needs and energy debt so they can get resolution to problems with energy issues, save money and stay warm in their homes.

Early Years Project

Trussell
Ending hunger together

Funded by Trussell and Citizens Advice, this pilot project allowed us to deliver advice specifically to pregnant women and the parents of children aged 0-4 in the District. Working in partnership with Morecambe Bay Foodbank the team included a lived experience coordinator and an element of training to partners in the community so we could both conduct research and provide advice first aid to other professionals working with the parents of young children.

Schools Project

Funded by Morecambe Bay Foodbank our schools project allowed us to fund two advisers to work with the parents of school children and with local schools across our district.

Foodbank Project

Morecambe Bay Foodbank funded a worker to provide advice to people using the foodbank to try and reduce repeat use of the foodbank by providing support and advice to prevent further financial crises.

United Utilities

The United Utilities Trust Fund provided a worker to support people who are struggling to pay their water bill by the provision of debt advice, income maximisation and other advice so that people can find a way forward and afford their bills.

MAPS (Money and Pensions Service)

Our MAPS Project provides 1.5 FTE of specialist debt workers who work with our clients who are struggling with debt to provide advice and support. Our debt workers are Debt Relief Order Intermediaries and Breathing Space Intermediaries and can support clients with a Debt Relief Order, Bankruptcy, budgeting advice and negotiating with creditors.

CISI (Chartered Institute of Securities And Investments) Budgeting Champion

CISI has funded a worker who provides debt and budgeting advice to clients experiencing financial difficulties. In addition, this project allows us to deliver financial education to local schools and colleges. We provided the Level one 'Managing Personal Finances' course at Lancaster and Morecambe College to all 1400 students, and also to pupils at Morecambe Bay Academy.

Walney Extension Fund Housing Worker

Walney Extension Community Fund

The Walney Extension Fund has provided funding for a generalist housing worker in 2025/26 which has enabled us to provide tailored housing advice to people who are facing housing challenges including homelessness, evictions and disrepair. Demand for advice about housing has risen sharply so this project has been much needed.

Adult Social Care

Lancashire County Council

In 2025/26 we have worked in partnership with our local CVS and City Council and other charities with Lancashire County Council who commissioned funding to support people seeking help from adult social care. We have provided support to people with multiple complex advice needs working long term with them to maximise incomes and ensure they can find a way forward where possible.

Bay Enhanced Health Care Checks

BMG
BAY MEDICAL GROUP
For Happier, Healthier People

Our successful partnership with Bay Medical Group continued this year with our Health Check adviser working in partnership with a community nurse in the Poulton area of Morecambe to provide advice and support to people with the aim of reducing crises and emergency and urgent admissions to the health service. The evidence shows that this has been an impactful and effective project and we hope to continue working in partnership with the NHS wherever possible in the coming years as we have seen the impact of this work on residents and their wellbeing.

Cadent Energy Champion

Cadent
Your Gas Network

Our Energy Champion, funded by Cadent, and delivered in partnership with Citizens Advice Manchester, has delivered information about carbon monoxide to residents across our District for another year as well as helping us to maintain a drop in presence in various community locations so that people can seek information and advice.

The Household Support Fund

Working in partnership with Lancaster City Council we provide advice to people seeking help from the Household Support fund. This successful partnership is now in its seventh round and we look forward to continuing to work with LCC on the Crisis and Resilience Fund in 2026/27.

Macmillan

Our Macmillan advisers continued to provide support and advice to people with a life limiting or terminal illness this year. We provide a drop in at the Royal Lancaster Infirmary regularly as well as home visits and support over the phone.

St James's Place

We are grateful to St James's Place for providing funding to allow us to continue to make our Podcast 'When Life Gives you Lemons' this year! It's been a lot of fun making it, and we hope it's useful to residents who may want to listen to advice rather than reading it.

West End Morecambe

We are grateful to West End Morecambe for a grant supporting us with computers in 2025/26 which will allow us to continue to support clients who may not have internet access or be digitally confident.

Partnerships and Collaboration

Lancaster District Food Justice Partnership

We support the Lancaster District Food Justice Partnership by being the employer for their worker, who supports the Food Club network in our District. We refer many clients to food clubs and foodbanks so it's helpful for us to be aware of their work and strategy, and support it where we can to ensure that residents can access food when they need it.

Banks Lyon Trust

We administer the Banks Lyon grant for young people to our clients when we identify a young person who can benefit from this fund which provides support with young people to access training, education or work. Our advisers can apply to this fund when they are working with an eligible family - another example of us working in partnership for residents as often as we can.

Pride in Place

We are supporting the new Pride in Place scheme in the West End of Morecambe. Our CEO Joanna is Vice Chair of the Board and we are supplying HR and financial services to Pride in Place and are the employer for the Pride in Place staff. This is because the highest number of clients we see comes from West End and Westgate wards so we know the issues faced by many of our clients are the issues that Pride in Place is keen to address.

Citizens Advice Barrow

We supply HR, finance and mentoring services to Citizens Advice Barrow where our CEO Joanna was previously seconded in 2024/25. We work in partnership wherever possible to learn from one another and we both benefit from this arrangement.

Our Value to Society

The Difference We Make

Our national charity calculates the value of our work using a series of metrics based on research and data gathered from public services.

- The overall Public Value generated in 2025/26 was **£33,862,432**
- Savings to the local NHS by reducing the use of Mental Health services, GP services and keeping people in work was **£587,047**
- Savings to the DWP by keeping people in work was **£942,172**
- Savings to the Criminal Justice System was **£38,174**
- Public Value of improving our clients' wellbeing was **£27,846,468**
- The savings to our local authority were calculated at **£369,813**

Looking Ahead

Priorities for 2026/27

Local Government Reorganisation is due to be announced in Lancashire in mid-2026 which may lead to uncertainty and change in our local area. As such we are redrafting our strategic plan during 2026/27 to ensure that we are as sustainable and ready for change as possible.

Regional working is developing at pace both because of government procurement and other opportunities so we are working more closely with other Citizens Advice offices on projects and bids which will inevitably impact on the ways in which we work together.

Funding bids are becoming ever more competitive so we are looking at ways to become more financially sustainable including fundraising via selling things in our online shop and becoming a training provider.

We are also conscious that our Lancaster office needs improvement and we will be working on a plan for a better space in the next few years.

Despite all this we are also conscious that residents will continue to need our services as the prospect of a difficult winter looms due to the closure of the Straits of Hormuz and rising utility bills and food prices which will affect those on the lowest incomes.

It's our firm commitment to remain available to those who need our help to face the problems that life throws at them and to secure enough funding to keep our talented team working on projects to benefit people for as long as possible.

Governance

Our Registered charity name: North Lancashire Citizens Advice Bureau (trading as Citizens Advice North Lancashire)

Registered Office:

Oban House
87-89 Queen Street
Morecambe
LA4 5EN

Our Regulators

The Charity Commission

We are registered with the Charity Commission of England and Wales, number 1137309

Companies House

We are a registered charitable company number 7298912 in England and Wales

The Financial Conduct Authority

We are registered with the Financial Conduct Authority FRN 617684

The Information Commissioner's Office

We are registered with the Information Commissioner's Office (ICO) Z2664244

Cyber Security

We hold the Cyber Essentials Plus certification issued by Citation Cyber and IASME

Our Bankers, Solicitors, Auditors and Statement of Internal Control

Bankers: CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4TA

Auditors: Jack Steer, MHA, 14 Mannin Way, Lancaster Business Park, Lancaster LA1 3SW

Statement of Internal Control

The trustee board of Citizens Advice North Lancashire oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice North Lancashire holds joint responsibility for client data that is held in our case management system with the national Citizens Advice Service.

The Trustees

Jane Dalton (Co-Chair)
Anna Lorbiecki (Co-Chair) (Appointed 25th May 2025)
Chris Hanna (Treasurer)
Louiza Cookson Rabouhi
Ross Simmons
Paul Stubbins
Josh Wilson (Appointed 25th May 2025)

Chief Executive Officer

Joanna Young

Structure, Governance and Management

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 2026, which are also prepared to meet the requirements for a director's 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 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 7298912. The charity is governed by a Memorandum and Articles of Association. The charity registration number is 1137309. The charity is also registered by the Financial Conduct Authority, FRN 617684.

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

Jane Dalton (Co-Chair)
Anna Lorbiecki (Co-Chair) (Appointed 25th May 2025)
Chris Hanna (Treasurer)
Louiza Cookson Rabouhi
Ross Simmons
Paul Stubbins
Josh Wilson (Appointed 25th May 2025)

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 2026 is seven). 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 detailed induction.

Governance and Management

The Charity is governed by its trustee board which meets quarterly. Certain work is delegated to two subcommittees 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 fulfill a specific task. The Trustee board has final say on decision making at the full meetings of the board.

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 our 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 and preservation of health and the relief of poverty, sickness and distress.

The aims of the charity are to provide the advice that people need for the problems they face, and to provide access to free, confidential, impartial advice to everyone, whoever they are and whatever their problem, wherever they are located in the District. Our service is available to everyone regardless of race, gender, disability, sexual orientation, religion, age or nationality.

Financial Review

Total income for the year was £1,255,647 (2024/25 £1,106,234) generating a surplus of £103,246.

The trustee Board has agreed to 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 claw back from funders.

As at 31st March 2026, unrestricted reserves stood at £492,032 (in 2024/25 it was £404,700) and restricted reserves were at £23,795 (in 2024/25 it was £7,881). 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 £455,442 (in 2024/25 it was £357,505).

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 through the partnership work we do together.

The trustees also wish to thank the following organisations for their support in funding our service in 2025/26:

Lancashire County Council
Banks Lyon Trust
Bay Medical Group
The National Lottery Community Fund
Cadent
The UK Financial Literacy Foundation
The Energy Redress Scheme
The Money and Pensions Service
The Lancaster District Food Justice Partnership
Lancaster City Council
Macmillan
Morecambe Bay Foodbank
Trussell
Citizens Advice
Citizens Advice Barrow
Pride in Place West End Morecambe
St James's Place
United Utilities
The Walney Extension Fund
West End Morecambe

The public for their support and for buying our Calendar and Cards!

The trustees would also like to thank our extraordinary volunteers for the many thousands of hours that are donated each week to our service and to helping our residents with advice, support and a warm welcome. We couldn't run our service without the dedication and generosity of our volunteers, thank you.

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)

JANE DALTON
Co-Chair of Trustees

Date: 7 SEPTEMBER 2026

Opinion

We have audited the financial statements of North Lancashire Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2026 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 2026, 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.

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 25), 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 testing income from source records through to the financial statements, considering the income recognition requirements of the Charities SORP, and performing substantive testing of income transactions and year end balances 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. 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.

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

MHA
Statutory Auditor

7 September 2026

14 Mannin Way
Lancaster Business Park
Lancaster
LA1 3SW

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 2026

		Unrestricted funds	Restricted funds	Total funds 2026	Total funds 2025
Income from:		£	£	£	£
Donations and legacies	3	4,297	-	4,297	53,437
Charitable activities	4	229,200	972,504	1,201,704	1,010,548
Investments	5	19,599	-	19,599	17,609
Other Income	6	26,047	4,000	30,047	24,640
Total		279,143	976,504	1,255,647	1,106,234
Expenditure on:					
Charitable activities	7	156,584	995,817	1,152,401	1,057,489
Total		156,584	995,817	1,152,401	1,057,489
Net income / (expenditure)		122,559	(19,313)	103,246	48,745
Transfers between funds		(35,227)	35,227	-	-
Net movement in funds		87,332	15,914	103,246	48,745
Reconciliation of Funds:					
Total funds brought forward		404,700	7,881	412,581	363,836
Total funds carried forward		492,032	23,795	515,827	412,581

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 33 to 45 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
BALANCE SHEET
AS AT 31 MARCH 2026

		2026		2025	
Fixed assets		£	£	£	£
Tangible assets	**11**		**36,590**		47,195
Current assets					
Debtors	**12**	**128,226**		202,633	
Cash at bank and in hand		**488,088**		435,329	
		616,314		637,962	
Creditors: amounts falling due in one year	**13**	**(137,077)**		(272,576)	
Net current assets			**479,237**		365,386
Net assets			**515,827**		412,581
Funds:					
Unrestricted funds	**16**		**492,032**		404,700
Restricted funds	**16**		**23,795**		7,881
Total funds			**515,827**		412,581

These accounts were approved by the members of the committee and authorised for issue on the 7th September 2026 and are signed on their behalf by:

Anna M. Lorbiecki 7 Sept 2026

ANNA LORBIECKI
CO - Chair of Trustees
Company Registration Number: 07298912

The notes on pages 33 to 45 form part of these financial statements.

NORTH LANCASHIRE CITIZENS ADVICE BUREAU
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2026

	2026		2025	
	£	£	£	£
Net cash generated from operating activities		**40,105**		(30,693)
Cashflows from investing activities				
Investment income received	**18,374**		17,028	
Purchase of tangible fixed assets	**(5,720)**	**12,654**	(20,505)	(3,477)
Increase in cash and cash equivalents in the year		**52,759**		(34,170)
Cash and cash equivalents brought forward		**435,329**		469,499
Cash and cash equivalents carried forward		**488,088**		435,329
Reconciliation of net movement in funds to net cashflow from operating activities				
Net surplus / (deficit)		**103,246**		48,745
Investment income receivable		**(19,599)**		(17,609)
Depreciation		**16,325**		14,345
Decrease / (increase) in debtors		**75,632**		(66,454)
(Decrease) / in creditors		**(135,499)**		(9,720)
Net cash generated from operating activities		**40,105**		(30,693)
Components of cash and cash equivalents				
Short term deposits		**248,248**		80,887
Cash at bank and in hand		**239,840**		354,442
		488,088		435,329

The notes on pages 33 to 45 form part of these financial statements.

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.

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.

1 **Accounting policies (continued)**

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.

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.

3 Income from donations and legacies

	Unrestricted funds	**Restricted funds**	**Total 2026**	Total 2025
	£	**£**	**£**	£
Donations and gifts	**4,297**	-	**4,297**	53,437

Income from donations and legacies in 2025 was restricted £4,600 and unrestricted £48,437.

4 Income from charitable activities

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
	£	£	£	£
Adult Social Care	-	**25,000**	**25,000**	-
Banks Lyons Trust	-	**5,000**	**5,000**	-
Bay enhanced health checks	-	**26,499**	**26,499**	30,622
Big Lottery Community Fund	-	**164,151**	**164,151**	159,033
Cadent	-	**43,506**	**43,506**	41,239
Citizens Representative	-	-	-	23,750
Energy Redress	-	**120,717**	**120,717**	95,635
Face to Face Debt advice	-	**93,236**	**93,236**	84,000
Food Justice	-	**12,552**	**12,552**	19,938
Guardian	-	-	-	13,713
Household support fund	-	**71,654**	**71,654**	88,150
Lancaster City Council	**229,200**	-	**229,200**	223,499
Legal aid agency	-	-	-	9,588
Macmillan	-	**40,716**	**40,716**	29,479
Mental Health Transformation	-	-	-	60,302
Morecambe Bay foodbank	-	**142,200**	**142,200**	76,600
Pride-in-Place	-	**2,687**	**2,687**	-
St. James's Place	-	**2,500**	**2,500**	-
Trussell foodbank	-	**123,151**	**123,151**	45,000
UK Financial Literacy Foundation	-	**22,356**	**22,356**	-
United Utilities	-	**32,334**	**32,334**	-
Walney	-	**33,688**	**33,688**	-
West End Morecambe	-	**10,557**	**10,557**	-
Podcast	-	-	-	10,000
	229,200	**972,504**	**1,201,704**	1,010,548

Income from charitable activities included £777,461 in restricted funds and £233,087 in unrestricted funds in the prior year.

5 Income from investments

	Unrestricted funds	Restricted funds	2026	2025
	£	£	£	£
Interest receivable	**19,599**	-	**19,599**	17,609

All income from investments was unrestricted in the prior year

6	Other income	Unrestricted funds	Restricted funds	2026	2025
		£	£	£	£
	Other income	**26,047**	**4,000**	**30,047**	24,640

Other income in the prior year was unrestricted of £22,189 and restricted of £2,451.

7	Costs of charitable activities	2026	2025
		£	£
	Activities directly undertaken (advice and support)		
	Staff costs	**841,403**	739,527
	I.T., equipment and communications	**5,613**	4,695
	Office costs	**22,307**	23,203
	Other costs	**7,546**	5,177
	Support costs (see note 8)	**275,532**	284,887
		1,152,401	1,057,489

Of the expenditure above, £995,817 (2025: £848,587) related to restricted funds and £156,584 (2025: £208,902) related to unrestricted funds.

8	Support costs	2026	2025
		£	£
	Staff costs	**124,440**	121,742
	I.T., equipment and communications	**30,626**	37,106
	Premises	**50,174**	48,000
	Depreciation	**16,325**	14,345
	Audit fees	**9,900**	9,600
	Office costs	**21,224**	29,698
	Other costs	**22,843**	24,396
		275,532	284,887

9	Net income / expenditure is stated after charging:	2026	2025
		£	£
	Depreciation	**16,325**	14,345
	Audit fees	**9,900**	9,600

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

	2026	2025
Staff costs	£	£
Salaries	**790,775**	779,171
Social security costs	**81,935**	59,781
Pension costs	**93,133**	22,317
	965,843	861,269

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 (2025: £nil). No expenses were repaid to trustees in the year (2025: £130 to one trustee).

Key management personnel received aggregate remuneration in the year of £138,151 (2025: £121,981) which includes social security costs and pension contributions.

A redundancy payment for one member of staff of £1,125 was paid during the year (2025: nil).

11 **Tangible Fixed Assets**

	Freehold Land and Buildings	**Equipment**	**Fixtures and fittings**	**Total**
	£	**£**	**£**	**£**
Cost				
At 1 April 2025	71,984	28,145	21,581	121,710
Additions	-	-	5,720	5,720
At 31 March 2026	**71,984**	**28,145**	**27,301**	**127,430**
Depreciation				
At 1 April 2025	56,056	8,133	10,326	74,515
Additions	4,004	7,036	5,285	16,325
At 31 March 2026	**60,060**	**15,169**	**15,611**	**90,840**
NBV at 31 March 2026	**11,924**	**12,976**	**11,690**	**36,590**
NBV at 1 April 2025	15,928	20,012	11,255	47,195

12	Debtors: Amounts falling due within one year	2026	2025
		£	£
	Debtors	**72,902**	142,068
	Accrued income	**48,441**	52,684
	Prepayments	**6,883**	7,881
		128,226	202,633

13	Creditors: Amounts falling due within one year	2026	2025
		£	£
	Trade creditors	**13,233**	9,964
	Taxes and social security costs	**18,935**	14,891
	Other creditors	**89,076**	231,664
	Accruals	**15,833**	16,057
		137,077	272,576

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. In April 2025, the charity introduced a salary sacrifice pension arrangement which resulted in a significant increase in employer pension contributions as detailed below.

	2026	2025
	£	£
Contributions payable by the charity during the year	**93,133**	22,317

15 Commitments under operating leases

As at 31 March 2026 the charity was committed to making the following payments under non-cancellable operating leases:

	2026	2025
	£	£
Within 1 year	**13,739**	13,006
With 2 to 5 years	**29,269**	4,248
	43,008	17,254

16 **Analysis of charitable funds: current year**

	At 1 April 2025	Income	Expenditure	Transfers	At 31 March 2026
	£	£	£	£	£
Unrestricted funds					
General fund	404,700	279,143	(156,584)	(35,227)	492,032
Total Unrestricted funds	404,700	279,143	(156,584)	(35,227)	492,032
Restricted funds					
Adult Social Care	-	25,000	(18,301)	-	6,699
Banks Lyon Trust	-	5,000	(1,856)	-	3,144
Bay Enhanced Health Checks	78	26,499	(24,337)	-	2,240
Cadent	-	43,506	(41,448)	-	2,058
Citizens Representative	-	4,000	(4,000)	-	-
Community Fund	3,695	164,151	(171,449)	3,603	-
Energy Redress	-	98,376	(104,530)	6,154	-
Energy Redress Phase 2	-	22,341	(24,222)	-	(1,881)
Money and Pensions Service	-	93,236	(99,703)	6,467	-
Foodbank Morecambe Bay	1,960	142,200	(150,837)	6,677	-
Food Justice	2,252	12,552	(10,816)	(3,554)	434
Household Support Fund	-	71,654	(71,654)	-	-
Macmillan	-	40,716	(44,927)	4,211	-
Pride in Place	-	2,687	(2,687)	-	-
St James Place	-	2,500	-	(2,500)	-
Trussell 0 to 4	(104)	123,151	(121,669)	-	1,378
United Utilities	-	32,334	(31,668)	-	666
UK Financial Literacy Foundation	-	22,356	(24,276)	1,920	-
Walney Extension Fund	-	33,688	(45,937)	12,249	-
West End Morecambe	-	10,557	(1,500)	-	9,057
Total Restricted funds	7,881	976,504	(995,817)	35,227	23,795

The deficit on the Energy Redress Phase 2 project will be covered by future expected income and where other projects end in a deficit (due primarily to the allocation of central overheads), a transfer from unrestricted reserves is made to cover the deficit.

Adult Social Care – taking referrals from Lancaster District CVS to expedite Adult Social Care in the community.

Banks Lyons Trust – Support for 18 to 24 year olds for education, training and to help gain employment

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.

Energy Redress and Energy Redress phase 2 - projects 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.

Money and Pensions Service – funds specialist debt workers who provide advice including Debt Relief Orders, Breathing Space, Bankruptcy and negotiating with creditors.

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.

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

Household Support Fund - Working in partnership with Lancaster City Council we provide advice to people seeking help from the Household Support fund.

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

Pride-in-Place – Providing staff and operational support to deliver the West End Morecambe project funded by the central government Pride-in-Place initiative.

St James Place - funding to allow us to continue to make our Podcast 'When Life Gives you Lemons'.

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.

United Utilities - The United Utilities Trust Fund provided a worker to support people who are struggling to pay their water bill by the provision of debt advice, income maximisation and other advice so that people can find a way forward and afford their bills.

UK Financial Literacy Foundation - funded a worker who provides debt and budgeting advice to clients experiencing financial difficulties. In addition, this project allows us to deliver financial education to local schools and colleges.

Walney Extension Community Fund – A grant to provide tailored housing advice to people who are facing housing challenges including homelessness, evictions and disrepair.

West End Morecambe – for the provision of I.T. and related equipment.

17 Analysis of charitable funds: prior 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	-
Money and Pensions Service	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	-	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

18 Analysis of net assets by funds: current year

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Fund balances at 31 March 2026 are represented by:			
Tangible fixed assets	36,590	-	36,590
Current assets	592,519	23,795	616,314
Creditors: amounts falling due within one year	(137,077)	-	(137,077)
	492,032	23,795	515,827

19 Analysis of net assets by funds: prior year

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Fund balances at 31 March 2025 are represented by:			
Tangible fixed assets	47,195	-	47,195
Current assets	630,081	7,881	637,962
Creditors: amounts falling due within one year	(272,576)	-	(272,576)
	404,700	7,881	412,581

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 Fund transfers

Fund transfers for the year from unrestricted funds to support restricted fund activities totalled £35,227.

22 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.